

2  
1  
The Commonwealth of Massachusetts  
DIVISION OF BANKS AND LOAN AGENCIES



Massachusetts Bank Commissioner

ANNUAL REPORT  
OF THE  
COMMISSIONER OF BANKS  
FOR THE  
*Year Ending June 30, 1964*

SECTION B  
RELATING TO  
CREDIT UNIONS



**The Commonwealth of Massachusetts**

**DIVISION OF BANKS AND LOAN AGENCIES**

150 CAUSEWAY STREET, BOSTON

*Commissioner of Banks*

JOHN B. HYNES

*Deputy Commissioner of Banks*

WILLIAM P. MORRISSEY

*Deputy Commissioner of Banks  
and  
General Counsel*

JOHN P. CLAIR

*Chief Director of Bank Examinations*

ARTHUR B. MALONE

*Director of Credit Union Examinations*

PAUL DONOVAN

*Assistant Director of Credit Union Examinations*

EDWARD J. ODELL

---

205.  
1000.  
9642

CONTENTS

---

	PAGE
CENTRAL CREDIT UNION FUND, INC.:	
Abstract of Annual Report . . . . .	77
Text . . . . .	viii
CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION:	
Abstract of Annual Report . . . . .	77
Text . . . . .	viii
MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION:	
Abstract of Annual Report . . . . .	78
Text . . . . .	viii
CREDIT UNIONS:	
Abstracts of Annual Reports . . . . .	46
Aggregate Statements and Statistical Data . . . . .	74
Legislation Enacted (Acts of 1963 and 1964). . . . .	vi
Lists Showing Location, President, Treasurer, etc. . . . .	10
Text and Miscellaneous Data . . . . .	iv

**The Commonwealth of Massachusetts**

OFFICE OF THE COMMISSIONER OF BANKS  
150 CAUSEWAY STREET, BOSTON  
October 1, 1964

*To the Honorable Senate and House of Representatives  
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1964.

Respectfully,

JOHN B. HYNES

*Commissioner of Banks*

## CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve-month period from July 1, 1963 to June 30, 1964, inclusive.

During the period ending June 30, 1964, three new credit unions began business, and four entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1964 and changes effective during the previous twelve-month period.

### *Total Assets*

On June 30, 1964 the 438 credit unions in operation had total assets of \$278,128,128 which represents an increase of \$25,238,024 or 9.98% over the figure of June 30, 1963.

### *Personal Loans*

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$3,270,425 to the present outstanding balance of \$61,604,108 and the secured group increased \$11,935,951 to \$53,162,354. Together these two classifications comprise 41.27% of total assets at the present time.

### *Real Estate Loans*

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$83,967,275 representing 30.19% of total assets reflects an increase of \$6,486,400 for the twelve-month period.

### *Investments in Bonds and Notes*

Investments in bonds and notes, most of which are in U.S. Government obligations, decreased \$1,190,142 during the year. The present book value of \$22,691,210 or 8.16% of total assets continues to represent a substantial segment of these assets.

### *Other Investments*

During the current twelve-month period, holdings in shares of co-operative banks increased \$1,419,205 to a present total of \$14,555,645 and deposits in savings banks and in savings departments of trust companies and national banks increased \$1,997,139 to an outstanding balance of \$15,521,520. Investments in bank stocks increased \$666,600 to a total book figure of \$5,714,113 during the same period.

### *Cash on Hand and Due from Depository Banks*

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, increased \$44,803 during the year and the present combined total of \$9,431,993 equals 3.39% of total assets.

*Shares and Deposits*

Outstanding share capital increased \$21,404,137 or 10.18% during the year to a present balance of \$231,736,944 which is held by 447,794 members. Deposits including club accounts decreased \$222,534 to a total of \$6,648,274.

*Capital Reserves*

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$2,709,488 during the period and the present combined total of \$29,638,000 represents 10.66% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN  
JULY 1, 1963 AND JUNE 30, 1964

Date Business Commenced	Name	Location
Nov. 1, 1963	Fernandes Employees Credit Union	Norton
Feb. 6, 1964	Vanoco Employees Credit Union	West Springfield
Apr. 30, 1964	C L U Credit Union	Springfield

CREDIT UNIONS IN LIQUIDATION  
BETWEEN JULY 1, 1963 AND JUNE 30, 1964, INCLUSIVE

Bakers Local No. 45 Credit Union, Boston  
 Cambridge Credit Union, Cambridge  
 Everett Fire Department Credit Union, Everett\*  
 Family Credit Union, Chelsea  
 Fenway Credit Union, Boston  
 Franklin Aid Credit Union, Dorchester  
 Friend Street Credit Union, Boston  
 Kirstein Leather Credit Union, Peabody  
 Korn Leather Employees Credit Union, Peabody  
 Majestic Credit Union, Malden\*\*  
 Mutual Credit Union, Boston\*  
 New Deal Credit Union, Everett  
 Olympia Credit Union, Haverhill\*  
 Safety Credit Union, Malden\*\*  
 Sales House Credit Union, Revere\*  
 Stoughton Credit Union, Stoughton  
 United Credit Union, Lawrence\*  
 Walter Baker Employees Credit Union, Dorchester  
 Wards Credit Union, Boston\*\*  
 Watertown Italian-American Credit Union, Watertown  
 Weavers Progressive Credit Union, Fall River

\*Commenced liquidation during the period covered by this report.

\*\*Commenced and completed liquidation during the period covered by this report.



## LEGISLATION ENACTED RELATING TO CREDIT UNIONS

Submitted herewith is legislation effective on or after July 1, 1963 and legislation signed by His Excellency the Governor but effective subsequent to June 30, 1964, the date of this annual report. The latter is included for the purpose of complete legislative reporting as of the time of the printing of this document.

## ACTS AND RESOLVES OF 1963

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
152 (Resolve)	Acts and Resolves of 1963	Providing for an investigation and study by a special commission of the laws of the Commonwealth relating to loans and credit.
227	G.L., c. 171, s. 16	Regulating the powers and duties of the board of directors and authorizing such board to appoint an executive committee or membership officer.
318	G.L., c. 171, s. 24	Relative to the limitation on the term of personal loans and authorizing loans guaranteed by the Massachusetts Higher Education Assistance Corporation.
324	G.L., c. 171, s. 19	Establishing an alternate type of guaranty fund in credit unions which are members of the Massachusetts Credit Union Share Insurance Corporation.
325	Chapter 46 of the Acts of 1945 as amended by Chapter 108 of the Acts of 1961	Relative to the making and acquisition of loans and advances insured or guaranteed pursuant to the Servicemen's Readjustment Act of 1944.
416	G.L., c. 171, s. 10	Increasing the amount of shares and deposits that members of certain credit unions may hold in individual or joint accounts.
646	G.L., c. 140, s. 114A	Excluding banks and credit unions from certain provisions of the law governing the making of loans of three thousand dollars or less.

## ACTS AND RESOLVES OF 1964

5 (Resolve)	Acts and Resolves of 1964	Reviving and continuing, among others, the unpaid special commission charged with investigating and studying the laws of the Commonwealth relating to loans and credit.
68 (Resolve)	Acts and Resolves	Increasing the scope of the special commission studying the laws relating to loans and credit.
115 (Resolve)	Acts and Resolves of 1964	Authorizing the special commission studying the laws relating to loans and credit to file interim reports.



<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
67	G.L., c. 276, s. 57	Providing that credit union passbooks shall be sufficient collateral for bail.
93	G.L., c. 167, s. 52	Permitting banks and credit unions to close for reasons of national mourning, rejoicing or any emergency upon proclamation of the Governor and without risk of adverse legal consequences.
208	G.L., c. 171, s. 19; Chapter 294 of the Acts of 1961, s. 6, 7, 8	Making certain changes in the law establishing Massachusetts Credit Union Share Insurance Corporation and relative to guaranty funds of credit unions which are members thereof.
213	G.L., c. 171, s. 24, subdivision (B)	Increasing the amount that may be lent in real estate mortgages by credit unions having assets of \$500,000 or more to \$20,000 in one parcel and \$40,000 to one borrower, and lengthening from twenty to twenty-five years the maturity of an eighty per cent of value direct reduction loan.
222	G.L., c. 171, s. 21	Authorizing investment in insurance stocks which are legal for investment by savings banks.
223	G.L., c. 171, s. 24, subdivision (A)	Increasing the amount that may be lent to one borrower with one co-signer.
226	G.L., c. 171, s. 10	Increasing share and deposit limitations in credit unions which are members of The Massachusetts Credit Union Share Insurance Corporation.
236	G.L., c. 167, new s. 56B; G.L., c. 175, s. 110, sub- divisions A, B; s. 177, 184	Permitting the purchase of group accident and health insurance on the lives of debtors who request such insurance.
237	G.L., c. 167, s. 57	Allowing a credit union to purchase group accident and health insurance or group, medical, surgical and hospital insurance or benefits for its employees, officers and directors.
242	G.L., c. 171, s. 24, subdivision (A)	Authorizing credit unions having assets of \$500,000 or more to lend on the security of certain stocks.
258	G.L., c. 171, s. 2, 3, 30	Relative to the organization of new credit unions.
269	G.L., c. 26, s. 3	Establishing the office of Deputy Commissioner and General Counsel in the Division of Banks and Loan Agencies.
234	G.L., c. 201A, s. 1	Including credit unions in the definition of the word "bank" in the Uniform Gifts to Minors Act.

## REGULATIONS

There is described below one regulation of the Commissioner of Banks promulgated between July 1, 1963 and June 30, 1964, affecting credit unions.

July 10, 1963 Regulations of the Commissioner of Banks pertaining to investment in corporations or associations formed for the purpose of furnishing information or services to banks and credit unions.

## CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation, which under the provisions of statute (Chapter 216, Acts of 1932 as amended) is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$1,266,264.41 at the close of business on June 30, 1964. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

## CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are thirty-one member credit unions plus one association and one corporation.

MASSACHUSETTS CREDIT UNION SHARE INSURANCE  
CORPORATION

This corporation was created by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are one hundred and sixty-two member credit unions.

# INDEX TO THE ANNUAL REPORTS (Alphabetically by Name)

## CREDIT UNIONS

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
A. C. Lawrence Employees Credit Union	Peabody	34	64
Acushnet Process Employees Credit Union	Acushnet	10	46
Adams Post Credit Union	Taunton	39	66
Aerovox Employees Credit Union	New Bedford	32	62
AFL-CIO Postal Clerks Credit Union	Boston	11	46
Alaco Credit Union	Springfield	37	66
Aldenville Credit Union	Chicopee	22	54
Allis-Chalmers Credit Union	Boston	11	46
Alpha Credit Union	Boston	11	46
American Bosch Credit Union	Springfield	38	66
American Chapels Credit Union	Boston	11	46
American Independent Credit Union	Chelsea	21	52
Amesbury Franco-American Credit Union	Amesbury	10	46
Amlico Credit Union	Wakefield	40	68
Armour-Chamberlain Credit Union	Boston	11	46
Arsenal Employees Credit Union	Watertown	40	68
Athol Credit Union	Athol	10	46
Atlantic Credit Union	Chelsea	21	52
Atlantic Gelatin Credit Union	Woburn	42	70
Babco Employees Credit Union	Danvers	23	54
Barbourwelt Credit Union	Brockton	19	50
Barwoolco Credit Union	Barre	10	46
Bay State Credit Union	Cambridge	20	52
B. C. G. Employees Credit Union	Boston	11	46
Beach Credit Union	Winthrop	42	68
Bell Rock Credit Union	Malden	30	60
Benjamin Franklin Credit Union	Chelsea	21	52
Ber Ditcher ver Credit Union	Boston	11	46
Berkshire Credit Union	Pittsfield	35	64
Beverly Investment Credit Union	Beverly	11	46
Beverly Municipal Credit Union	Beverly	11	46
B. L. H. Employees Credit Union	Boston	11	46
Blue Hill Credit Union	Boston	11	46
Borisaver Credit Union	Boston	11	46
Boston American Composing Room Credit Union	Boston	12	46
Boston & Albany Employees Credit Union	Boston	12	48
Boston & Maine Railroad Employees Credit Union	Boston	12	48
Boston Arbeiter Ring Credit Union	Boston	12	48
Boston Edison Employees Credit Union	Boston	12	48
Boston Firefighters Credit Union	Boston	12	48
Boston Globe Employees Credit Union	Boston	12	48
Boston I. R. A. Employees Credit Union	Boston	12	48
Boston Post Office Employees Credit Union	Boston	12	48
Boston Progressive Credit Union	Boston	12	48
Boston Railway Mail Employees Credit Union	Boston	12	48
Boston Shell Credit Union	Boston	12	48
Boston Taxi Drivers Association Credit Union	Boston	12	48
Boston University Employees Credit Union	Boston	12	48
Boston USCSC Employees Credit Union	Boston	13	48
Bowker Employees Credit Union	Somerville	37	66
Bridgewater Credit Union	Bridgewater	18	50
Brighton-Allston Credit Union	Boston	13	48
Brockton Credit Union	Brockton	19	50
Brockton Brotherhood Credit Union	Brockton	19	50
Brockton EMSR Credit Union	Brockton	19	50
Brockton Firemens Credit Union	Brockton	19	50
Brockton Postal Employees Credit Union	Brockton	19	50
Brockton Taunton Gas Employees Credit Union	Brockton	19	50
Brookline Municipal Credit Union	Brookline	19	52
Brotherhood Credit Union	Lynn	30	58
Buxton Employees Credit Union	Springfield	38	66

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Cabot Boston Credit Union . . . . .	Boston . . . . .	13	48
Cambridge Portuguese Credit Union . . . . .	Cambridge . . . . .	20	52
Cambridge Utilities Employees Credit Union . . . . .	Cambridge . . . . .	20	52
Campello Credit Union . . . . .	Brockton . . . . .	19	52
C & K Employees Credit Union . . . . .	Worcester . . . . .	42	70
Carmel Credit Union . . . . .	Chelsea . . . . .	21	52
Carmote Employees Credit Union . . . . .	Everett . . . . .	24	54
Central Credit Union . . . . .	Cambridge . . . . .	20	52
Central Massachusetts Telephone Workers Credit Union . . . . .	Worcester . . . . .	42	70
Chapman Valve Credit Union, The . . . . .	Springfield . . . . .	38	66
Charlton Credit Union . . . . .	Charlton . . . . .	21	52
Cheney Bigelow Credit Union . . . . .	Springfield . . . . .	38	66
Chestnut Credit Union . . . . .	Chelsea . . . . .	21	52
Chicopee Teachers Credit Union . . . . .	Chicopee . . . . .	22	54
Citizens Credit Union . . . . .	New Bedford . . . . .	32	62
City Credit Union . . . . .	Boston . . . . .	13	48
City of Boston Employees Credit Union . . . . .	Boston . . . . .	13	48
Cleghorn Credit Union . . . . .	Fitchburg . . . . .	24	56
Clevite Transistor Employees Credit Union . . . . .	Waltham . . . . .	40	68
C L U Credit Union . . . . .	Springfield . . . . .	38	66
Colasso Credit Union . . . . .	Somerville . . . . .	37	66
Colonial Employees Credit Union . . . . .	Boston . . . . .	13	48
Colonial Press Credit Union . . . . .	Clinton . . . . .	23	54
Columbia Bicycle Credit Union . . . . .	Westfield . . . . .	41	68
Columbus Credit Union . . . . .	Boston . . . . .	13	48
Congress Credit Union . . . . .	Chelsea . . . . .	21	52
Consumers Credit Union . . . . .	Boston . . . . .	13	48
Continental Credit Union . . . . .	Chelsea . . . . .	21	52
Continental Employees Credit Union . . . . .	New Bedford . . . . .	32	62
Corenco Employees Credit Union . . . . .	Boston . . . . .	13	48
Corky Row Credit Union . . . . .	Fall River . . . . .	24	54
Cosmopolitan Credit Union . . . . .	Malden . . . . .	31	60
Craftsman Credit Union . . . . .	Worcester . . . . .	42	70
Crescent Credit Union, The . . . . .	Brockton . . . . .	19	52
Crobank Credit Union . . . . .	Fitchburg . . . . .	25	56
C T C Credit Union . . . . .	Cambridge . . . . .	20	52
Dairy Credit Union . . . . .	Chicopee . . . . .	22	54
Darex Credit Union . . . . .	Cambridge . . . . .	20	52
Diamond Match Employees Credit Union . . . . .	Springfield . . . . .	38	66
D. M. C. Credit Union . . . . .	Framingham . . . . .	25	56
Dorchester Credit Union . . . . .	Boston . . . . .	13	48
Dorchester Browning Credit Union . . . . .	Boston . . . . .	13	48
Doyle Works Credit Union . . . . .	Leominster . . . . .	29	58
Eagle Credit Union . . . . .	Pittsfield . . . . .	35	64
Eamco Credit Union . . . . .	Cambridge . . . . .	20	52
Easisco Employees Credit Union . . . . .	Newton . . . . .	33	62
Eastern Credit Union . . . . .	Framingham . . . . .	25	56
Eaton Credit Union . . . . .	Boston . . . . .	13	48
Edico Credit Union . . . . .	Brockton . . . . .	19	52
Elco Club Credit Union . . . . .	Palmer . . . . .	34	62
Elgasco Credit Union . . . . .	Lawrence . . . . .	28	58
Elm Credit Union . . . . .	Cambridge . . . . .	20	52
Emastryco Credit Union . . . . .	Lawrence . . . . .	28	58
Embecco Credit Union . . . . .	Springfield . . . . .	38	66
Emblem Credit Union . . . . .	Boston . . . . .	13	48
EPCO Employees Credit Union . . . . .	Pittsfield . . . . .	35	64
Essex Credit Union . . . . .	West Springfield . . . . .	41	68
Essex Agricultural Credit Union . . . . .	Danvers . . . . .	23	54
Everett Credit Union . . . . .	Everett . . . . .	24	54
Everett Police Credit Union . . . . .	Everett . . . . .	24	54
Fall River Boys Club Credit Union . . . . .	Fall River . . . . .	24	54
Fall River Municipal Employees Credit Union . . . . .	Fall River . . . . .	24	54
Fall River Postal Employees Credit Union . . . . .	Fall River . . . . .	24	54
Falpacco Credit Union . . . . .	Fitchburg . . . . .	25	56
Federal Credit Union . . . . .	Boston . . . . .	13	48
Federation Credit Union . . . . .	Boston . . . . .	14	48
Fenwal Credit Union . . . . .	Ashland . . . . .	10	46
Fernandes Employees Credit Union . . . . .	Norton . . . . .	34	62
F. I. A. Credit Union . . . . .	Fitchburg . . . . .	25	56
Filene Credit Union . . . . .	Boston . . . . .	14	48
Filestra Credit Union . . . . .	Fitchburg . . . . .	25	56
Firefundie Credit Union . . . . .	Boston . . . . .	14	48
Fitchburg I-C Credit Union . . . . .	Fitchburg . . . . .	25	56



NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Fitchburg Postal Employees Credit Union	Fitchburg	25	56
Fitchco Credit Union	Fitchburg	25	56
Forty Associates Credit Union	Boston	14	48
40-Fathom Credit Union	Gloucester	26	56
Framingham UAW Credit Union	Framingham	26	56
Freedom House Credit Union	Boston	14	48
Friendship Credit Union, The	Boston	14	48
Frontenac Credit Union	Lawrence	28	58
F. W. Sickles Employees Credit Union	Chicopee	22	54
Garden Street Credit Union	Everett	24	54
Gardner Franco-American Credit Union	Gardner	26	56
Gardner Polish-American Credit Union	Gardner	26	56
General Electric River Works Employees Credit Union	Lynn	30	58
General Fibre Employees Credit Union	West Springfield	41	68
General Package Credit Union	Palmer	34	62
Geneva Credit Union	Boston	14	48
Gilbarco Employees Credit Union	West Springfield	41	68
Gilco Credit Union	Boston	14	48
Glenway Credit Union	Boston	14	48
Glodel Credit Union	Boston	14	48
Gloucester Credit Union	Gloucester	26	56
Gloucester Fire Department Credit Union	Gloucester	26	56
Gloucester Municipal Credit Union	Gloucester	26	56
Gloucester Teachers Association Credit Union	Gloucester	26	56
G R Credit Union	Concord	23	54
Greek Community Credit Union	Lynn	30	58
Greyhound Employees Credit Union	Boston	14	48
Grover Cronin Credit Union	Waltham	40	68
G. T. & D. Credit Union	Greenfield	26	56
Gulf Boston Credit Union	Boston	14	48
Hampeo Credit Union	Easthampton	23	54
H and V Credit Union	Walpole	40	68
Harbor Village Credit Union	Boston	14	48
Harmony Credit Union	Boston	14	48
Harold Credit Union	Boston	15	48
Harvard University Employees Credit Union	Cambridge	20	52
Haverhill Credit Union	Haverhill	27	56
Haverhill Fire Department Credit Union	Haverhill	27	56
Haverhill Italian American Credit Union	Haverhill	27	56
Haverhill Police Department Credit Union	Haverhill	27	56
Haverhill Postal Employees Credit Union	Haverhill	27	56
Haverhill Teachers Credit Union	Haverhill	27	56
Hayward-Schluster Employees Credit Union	Douglas	23	54
Hellenic Credit Union	Peabody	35	64
Herald-Traveler Employees Credit Union, The	Boston	15	48
Hersey Employees Credit Union	Dedham	23	54
High Carbon Credit Union	Milbury	32	60
Highland Credit Union	Lowell	29	58
Hillside Credit Union	Boston	15	48
Holyoke Credit Union	Holyoke	27	58
Holyoke Municipal Employees Credit Union	Holyoke	27	58
Holyoke Postal Credit Union	Holyoke	27	58
Holyoke Teachers Credit Union	Holyoke	27	58
Hoosac Employees Credit Union	North Adams	33	62
Hovoco Credit Union	Groton	27	56
Howard Credit Union	Boston	15	48
Howco Credit Union	Boston	15	48
Humboldt Credit Union	Boston	15	48
Ideal Credit Union	Lowell	29	58
ILSNEC Credit Union	Quincy	35	64
Independent Credit Union	Chelsea	21	52
Independent Hebrew Credit Union	Framingham	26	56
Industrial Credit Union, The	Boston	15	48
Inman Credit Union	Cambridge	20	52
I O S O I Credit Union	Boston	15	48
ITT Surco Employees Credit Union	Clinton	23	54
Jamaica Plain Credit Union	Boston	15	48
Jeanne d'Arc Credit Union	Lowell	29	58
Jogues Credit Union	Chelsea	21	52
John Bath Employees Credit Union	Worcester	42	70
John H. Breck Employees Credit Union	Springfield	38	66
Jonsteel Credit Union	Worcester	42	70
Judean Credit Union	Chelsea	21	52

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Kavodian Credit Union . . . . .	Fall River . . . . .	24	54
K B Credit Union . . . . .	Northbridge . . . . .	33	62
Kelko Credit Union . . . . .	Springfield . . . . .	38	66
Kendall Mills Credit Union . . . . .	Walpole . . . . .	40	68
Labor Circle Credit Union . . . . .	Lynn . . . . .	30	58
Lafayette Credit Union . . . . .	Broctton . . . . .	19	52
Lapointe Employees Credit Union . . . . .	Hudson . . . . .	28	58
Latvian Credit Union . . . . .	Boston . . . . .	15	48
Lawrence Credit Union . . . . .	Lawrence . . . . .	28	58
Lawrence Firefighters Credit Union . . . . .	Lawrence . . . . .	28	58
Lawrence Modern Credit Union . . . . .	Lawrence . . . . .	28	58
Lawrence Postal Employees Credit Union . . . . .	Lawrence . . . . .	28	58
Lawrence Teachers Credit Union . . . . .	Lawrence . . . . .	28	58
L. B. Evans Employees Credit Union . . . . .	Wakefield . . . . .	40	68
Leominster Credit Union . . . . .	Leominster . . . . .	29	58
Leon E. Abbott Post No. 57 (3) Credit Union . . . . .	Swampscott . . . . .	39	66
Liberal Credit Union . . . . .	Boston . . . . .	15	48
Liberty Credit Union . . . . .	Boston . . . . .	15	48
Lodding Employees Credit Union . . . . .	Auburn . . . . .	10	46
Lombard Governor Credit Union . . . . .	Ashland . . . . .	10	46
Longwood Credit Union . . . . .	Brookline . . . . .	20	52
Lord Beaconsfield Credit Union . . . . .	Boston . . . . .	15	48
Lowell Credit Union . . . . .	Lowell . . . . .	29	58
Lowell Electric Light Employees Credit Union . . . . .	Lowell . . . . .	29	58
Lowell EMSR Credit Union . . . . .	Lowell . . . . .	29	58
Lowell Firemens Club Credit Union . . . . .	Lowell . . . . .	29	58
Lowell Postal Employees Credit Union . . . . .	Lowell . . . . .	29	58
Lowell Rendering Employees Credit Union . . . . .	Lowell . . . . .	29	58
Luso-American Credit Union . . . . .	Peabody . . . . .	35	64
Lynn Credit Union . . . . .	Lynn . . . . .	30	58
Lynn Independent Workmens Circle Credit Union . . . . .	Lynn . . . . .	30	58
Lynn Municipal Employees Credit Union . . . . .	Lynn . . . . .	30	60
Lynn Police Credit Union . . . . .	Lynn . . . . .	30	60
Lynn Postal District Employees Credit Union . . . . .	Lynn . . . . .	30	60
Lynn Teachers Credit Union . . . . .	Lynn . . . . .	30	60
Maccabean Pythian Credit Union . . . . .	Springfield . . . . .	38	66
Maccabee Credit Union . . . . .	Boston . . . . .	15	50
Madison Credit Union . . . . .	Chelsea . . . . .	22	52
Malden City Employees Credit Union . . . . .	Malden . . . . .	31	60
Malden G. & E. Employees Credit Union . . . . .	Malden . . . . .	31	60
M and N Employees Credit Union . . . . .	Norwood . . . . .	34	62
Mansfield Credit Union . . . . .	Mansfield . . . . .	31	60
Marconi Credit Union . . . . .	Lawrence . . . . .	28	58
Marillac Credit Union . . . . .	Boston . . . . .	16	50
Marquette Credit Union . . . . .	Winchendon . . . . .	42	68
Marrud Employees Credit Union . . . . .	Norwood . . . . .	34	62
Massachusetts Mutual Employees Credit Union . . . . .	Springfield . . . . .	38	66
Mascot Credit Union, The . . . . .	Boston . . . . .	16	50
Maynard Consumers Credit Union . . . . .	Maynard . . . . .	31	60
M B CO Credit Union . . . . .	Cambridge . . . . .	20	52
Medford Municipal Employees Credit Union . . . . .	Medford . . . . .	31	60
Medway Credit Union . . . . .	Medway . . . . .	31	60
M E E C Employees Credit Union . . . . .	Haverhill . . . . .	27	56
Melco Credit Union . . . . .	Hopedale . . . . .	28	58
Memorial Credit Union . . . . .	Boston . . . . .	16	50
Merchemco Credit Union . . . . .	Everett . . . . .	24	54
Middlesex Carmens Credit Union . . . . .	Waltham . . . . .	40	68
Milford Credit Union . . . . .	Milford . . . . .	32	60
Millbury Credit Union . . . . .	Millbury . . . . .	32	60
Mitre Employees Credit Union . . . . .	Bedford . . . . .	10	46
Mohliwer Credit Union . . . . .	Boston . . . . .	16	50
Monsanto Plastics Credit Union . . . . .	Springfield . . . . .	38	66
Moreland Credit Union . . . . .	Boston . . . . .	16	50
Morgan Employees Credit Union . . . . .	Worcester . . . . .	42	70
Morgan Memorial Credit Union . . . . .	Boston . . . . .	16	50
Mortons Employees Credit Union . . . . .	Boston . . . . .	16	50
Moulded Plastics Credit Union . . . . .	Worcester . . . . .	42	70
MTA Employees Credit Union . . . . .	Boston . . . . .	16	50
Nablanko Credit Union . . . . .	Holyoke . . . . .	27	58
Nashoba Credit Union . . . . .	Groton . . . . .	27	56
Navy Building Credit Union . . . . .	Boston . . . . .	16	50
Navy Yard Employees Credit Union . . . . .	Boston . . . . .	16	50

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Needham School Employees Credit Union . . . . .	Needham . . . . .	32	60
Nemasket Credit Union . . . . .	Middleborough . . . . .	31	60
Neponset Credit Union . . . . .	Walpole . . . . .	40	68
Neponset Valley Postal Employees Credit Union . . . . .	Norwood . . . . .	34	62
New Bedford Gas & Edison Light Company Employees Credit Union . . . . .	New Bedford . . . . .	32	62
New Bedford Municipal Employees Credit Union . . . . .	New Bedford . . . . .	32	62
New Bedford Postal Employees Credit Union . . . . .	New Bedford . . . . .	32	62
Newburyport Credit Union . . . . .	Newburyport . . . . .	33	62
New Chelsea Credit Union . . . . .	Chelsea . . . . .	22	52
New Haven Railroad Employees Credit Union . . . . .	Boston . . . . .	16	50
Newton Municipal Credit Union . . . . .	Newton . . . . .	33	62
Newton Teachers Credit Union . . . . .	Newton . . . . .	33	62
Noddle Island Credit Union . . . . .	Boston . . . . .	16	50
Northern Massachusetts Telephone Workers Credit Union . . . . .	Lowell . . . . .	29	58
Northshore Credit Union . . . . .	Salem . . . . .	36	64
Norton Credit Union . . . . .	Worcester . . . . .	42	70
Norwood School Employees Credit Union . . . . .	Norwood . . . . .	34	62
Octane Credit Union . . . . .	Everett . . . . .	24	54
One-Twenty Credit Union . . . . .	Boston . . . . .	16	50
Orange Credit Union . . . . .	Orange . . . . .	34	62
Overland Credit Union . . . . .	Boston . . . . .	17	50
Perkins Gear Credit Union . . . . .	West Springfield . . . . .	41	68
Pittsfield G. E. Employees Credit Union . . . . .	Pittsfield . . . . .	35	64
Pittsfield Postal Employees Credit Union . . . . .	Pittsfield . . . . .	35	64
Pittsfield Teachers Credit Union . . . . .	Pittsfield . . . . .	35	64
Plan Credit Union . . . . .	Boston . . . . .	17	50
Plimpton Credit Union . . . . .	Norwood . . . . .	34	62
Plymouth Cordage Credit Union . . . . .	Plymouth . . . . .	35	64
Plymouth Rubber Credit Union . . . . .	Canton . . . . .	21	52
Pneumatic Credit Union . . . . .	Quincy . . . . .	35	64
Polish National Credit Union . . . . .	Chicopee . . . . .	22	54
Ponedeler Credit Union . . . . .	Chelsea . . . . .	22	52
Popular Credit Union . . . . .	Peabody . . . . .	35	64
Porter Employees Credit Union, The . . . . .	Somerville . . . . .	37	66
Powers Paper Employees Credit Union . . . . .	Springfield . . . . .	38	66
Prentiss Wire Credit Union . . . . .	Holyoke . . . . .	28	58
Presidents City Credit Union . . . . .	Quincy . . . . .	35	64
Press Radio Credit Union . . . . .	New Bedford . . . . .	32	62
Pressers Union Local 12 ILGWU Credit Union . . . . .	Boston . . . . .	17	50
Produce Terminal Credit Union . . . . .	Boston . . . . .	17	50
Producers Dairy Employees Credit Union . . . . .	Brockton . . . . .	19	52
Progressive Workmens Credit Union . . . . .	Malden . . . . .	31	60
Prospect Hill Presbyterian Credit Union . . . . .	Lawrence . . . . .	29	58
Pyralart Employees Credit Union . . . . .	Leominster . . . . .	29	58
Quincy EMSR Credit Union . . . . .	Quincy . . . . .	36	64
Quincy Municipal Credit Union . . . . .	Quincy . . . . .	36	64
Quinwey Credit Union . . . . .	Quincy . . . . .	36	64
Railway Express Credit Union . . . . .	Springfield . . . . .	38	66
Randolph Credit Union . . . . .	Randolph . . . . .	36	64
Rantoul Credit Union . . . . .	Beverly . . . . .	11	46
Raytheon Employees Credit Union . . . . .	Waltham . . . . .	40	68
Redberry Credit Union . . . . .	Boston . . . . .	17	50
Revere Copper & Brass Employees Credit Union . . . . .	New Bedford . . . . .	33	62
Revere Firefighters Credit Union . . . . .	Revere . . . . .	36	64
Rex Credit Union . . . . .	Boston . . . . .	17	50
R L D A Credit Union . . . . .	Boston . . . . .	17	50
Rockland Credit Union . . . . .	Rockland . . . . .	36	64
Rockwood Sprinkler Employees Credit Union . . . . .	Worcester . . . . .	43	70
Roxbury Independent Credit Union . . . . .	Boston . . . . .	17	50
Rust Craft Credit Union . . . . .	Dedham . . . . .	23	54
St. Anne Credit Union . . . . .	New Bedford . . . . .	33	62
St. Anne's Credit Union . . . . .	Fall River . . . . .	24	54
St. Jean Baptiste Credit Union . . . . .	Lynn . . . . .	30	60
St. Joseph Credit Union of Salem . . . . .	Salem . . . . .	36	64
St. Mary's Parish Credit Union . . . . .	Marlborough . . . . .	31	60
Salem Credit Union . . . . .	Salem . . . . .	36	64
Salem Italian American Credit Union . . . . .	Salem . . . . .	36	64
Samson Cordage Employees Credit Union . . . . .	Shirley . . . . .	37	66
Saugus Credit Union . . . . .	Saugus . . . . .	37	64
Savage Arms Employees Credit Union . . . . .	Westfield . . . . .	41	68
Seaver Credit Union . . . . .	Boston . . . . .	17	50



NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Security Employees Credit Union . . . . .	Boston . . . . .	17	50
Senco Credit Union . . . . .	Fitchburg . . . . .	25	56
Setco Credit Union . . . . .	Springfield . . . . .	38	66
Sharon Credit Union . . . . .	Sharon . . . . .	37	64
Shirley Credit Union . . . . .	Revere . . . . .	36	64
Simco Credit Union . . . . .	Cambridge . . . . .	20	52
Simonds Employees Credit Union . . . . .	Fitchburg . . . . .	25	56
Sisalkraft Credit Union . . . . .	Attleboro . . . . .	10	46
Social Service Credit Union . . . . .	Boston . . . . .	17	50
Somerset Community Credit Union . . . . .	Somerset . . . . .	37	66
Southbridge Credit Union . . . . .	Southbridge . . . . .	37	66
Southern Massachusetts Telephone Workers Credit Union . . . . .	New Bedford . . . . .	33	62
South Works Credit Union . . . . .	Worcester . . . . .	43	70
Spalding Employees Credit Union . . . . .	Springfield . . . . .	22	54
Spasco Credit Union . . . . .	Springfield . . . . .	39	66
Sprague Electric Credit Union . . . . .	North Adams . . . . .	33	62
Springfield Armory Credit Union . . . . .	Springfield . . . . .	39	66
Springfield FCA Employees Credit Union . . . . .	Springfield . . . . .	39	66
Springfield Franco-American Credit Union . . . . .	Springfield . . . . .	39	66
Springfield, Mass. Municipal Employees Credit Union . . . . .	Springfield . . . . .	39	66
Springfield, Mass. Post Office Employees Credit Union . . . . .	Springfield . . . . .	39	66
Springfield-Monarch Employees Credit Union . . . . .	Springfield . . . . .	39	66
Springfield Rendering Employees Credit Union . . . . .	Chicopee . . . . .	22	54
Springfield Street Railway Employees Credit Union . . . . .	Springfield . . . . .	39	66
Springfield Teachers Credit Union . . . . .	Springfield . . . . .	39	66
Square Deal Credit Union . . . . .	Boston . . . . .	17	50
State Employees Credit Union . . . . .	Boston . . . . .	17	50
Stetson Shoe Employees Credit Union . . . . .	Weymouth . . . . .	41	68
Swift Employees Credit Union . . . . .	Somerville . . . . .	37	66
Sylvania Employees Credit Union . . . . .	Salem . . . . .	37	64
T & H Employees Credit Union . . . . .	Boston . . . . .	17	50
Taunton Postal Employees Credit Union . . . . .	Taunton . . . . .	39	66
Tecnifax Employees Credit Union . . . . .	Holyoke . . . . .	28	58
Telephone Workers Credit Union . . . . .	Boston . . . . .	18	50
Texco Credit Union . . . . .	Chicopee . . . . .	23	54
Thomson Credit Union . . . . .	Franklin . . . . .	26	56
Thriftway Credit Union . . . . .	Boston . . . . .	18	50
T. I. C. Employees Credit Union . . . . .	Acton . . . . .	10	46
Towle Employees Credit Union . . . . .	Newburyport . . . . .	33	62
Treasure Credit Union . . . . .	Greenfield . . . . .	26	56
T R I B Credit Union . . . . .	Boston . . . . .	18	50
Tri-City Credit Union . . . . .	Fitchburg . . . . .	25	56
U.S.E. — Worcester Credit Union . . . . .	Worcester . . . . .	43	70
U-Strayco Credit Union . . . . .	New Bedford . . . . .	33	62
Varco Employees Credit Union . . . . .	West Springfield . . . . .	41	68
V. F. W. No. 2005 Credit Union . . . . .	Marblehead . . . . .	31	60
Victory Credit Union . . . . .	Boston . . . . .	18	50
Wales Mfg. Co. Employees Credit Union . . . . .	Boston . . . . .	18	50
Walnut Credit Union . . . . .	Chelsea . . . . .	22	52
Walpole Municipal Employees Credit Union . . . . .	Walpole . . . . .	40	68
Waltham Municipal Employees Credit Union . . . . .	Waltham . . . . .	40	68
Walworth Credit Union . . . . .	Braintree . . . . .	18	50
Wapico Credit Union . . . . .	Everett . . . . .	24	54
Washburn Employees Credit Union . . . . .	Worcester . . . . .	43	70
Washington Credit Union . . . . .	Boston . . . . .	18	50
Watertown Municipal Credit Union . . . . .	Watertown . . . . .	40	68
Webster Credit Union . . . . .	Webster . . . . .	41	68
Welcome Credit Union . . . . .	Boston . . . . .	18	50
Welfare Credit Union . . . . .	Boston . . . . .	18	50
Wemelco Credit Union . . . . .	West Springfield . . . . .	41	68
Westco Credit Union . . . . .	Springfield . . . . .	39	66
Western Massachusetts Telephone Workers Credit Union . . . . .	Springfield . . . . .	39	66
Westfield Polish-American Credit Union . . . . .	Westfield . . . . .	41	68
Westinghouse Employees Credit Union . . . . .	Dedham . . . . .	23	54
West Lynn G. E. Employees Credit Union . . . . .	Lynn . . . . .	30	60
Westwood Credit Union . . . . .	Westwood . . . . .	41	68
Weymouth Town Employees Credit Union . . . . .	Weymouth . . . . .	42	68
Whitson Credit Union, The . . . . .	Boston . . . . .	18	50
Wick-Spring Employees Credit Union . . . . .	Palmer . . . . .	34	62
WICO Employees Credit Union . . . . .	West Springfield . . . . .	41	68
Willimansett Credit Union . . . . .	Chicopee . . . . .	23	54
Winnisimmet Credit Union . . . . .	Chelsea . . . . .	22	52

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
W. M. W. Credit Union . . . . .	Northbridge . . . . .	34	62
Woburn Credit Union . . . . .	Woburn . . . . .	42	70
Wollaston Credit Union . . . . .	Quincy . . . . .	36	64
Worcester Fire Department Credit Union . . . . .	Worcester . . . . .	43	70
Worcester Gas Light Employees Credit Union . . . . .	Worcester . . . . .	43	70
Worcester Police Department Credit Union . . . . .	Worcester . . . . .	43	70
Worcester Polish Credit Union . . . . .	Worcester . . . . .	43	70
Worcester Postal Credit Union . . . . .	Worcester . . . . .	43	70
Worcester Public Works Credit Union . . . . .	Worcester . . . . .	43	70
Worcester Rendering Employees Credit Union . . . . .	Auburn . . . . .	10	46
Worcester Teachers Credit Union . . . . .	Millbury . . . . .	32	60
Worcester Thompson Credit Union . . . . .	Worcester . . . . .	43	70
Worcester Wire Works Employees Credit Union . . . . .	Worcester . . . . .	43	70
Workers Credit Union . . . . .	Fitchburg . . . . .	25	56
Woven Hose Employees Credit Union . . . . .	Cambridge . . . . .	21	52
Zaslav Volin Credit Union . . . . .	Boston . . . . .	18	50



CREDIT UNIONS  
SHOWING  
NAMES OF PRESIDENT, TREASURER,  
INCORPORATION DATE AND BUSINESS LOCATION  
AS OF JUNE 30, 1964

**ACTON**

**\*T. I. C. Employees Credit Union**  
**Technology Instrument Corporation**  
 531 Main Street

Incorporated May 11, 1953

R. G. Gagne  
*President*

G. W. Dewey  
*Treasurer*

Total Assets . . . . \$84,219 45

**ACUSHNET**

**Acushnet Process Employees Credit Union**

**Acushnet Process Sales Company**  
 Slocum Street

Incorporated October 1, 1941

E. P. Robbins  
*President*

Edward Powers  
*Treasurer*

Total Assets . . . . \$588,260 58

**AMESBURY**

**\*Amesbury Franco-American Credit Union**  
 32 Friend Street

Incorporated July 6, 1939

Louis Stuart  
*President*

E. A. Ouellet  
*Treasurer*

Total Assets . . . . \$1,214,770 71

**ASHLAND**

**Fenwal Credit Union**  
**Fenwal Incorporated**  
 400 Main Street

Incorporated June 21, 1945

E. J. Phair  
*President*

H. L. Bates  
*Treasurer*

Total Assets . . . . \$263,696 69

**Lombard Governor Credit Union**  
**Lombard Governor Corporation**  
 Main Street

Incorporated September 27, 1957

G. L. Stone  
*President*

Cleona Decrow  
*Treasurer*

Total Assets . . . . \$18,049 71

**ATHOL**

**\*Athol Credit Union**  
 513 Main Street

Incorporated July 7, 1930

E. L. Bruno  
*President*

J. R. Linehan  
*Treasurer*

Total Assets . . . . \$5,338,428 30

**ATTLEBORO**

**Sisalkraft Credit Union**  
**American Reenforced Paper Company**  
 55 Starkey Avenue

Incorporated April 10, 1934

R. E. Anderson  
*President*

Dorothy I. Sinclair  
*Treasurer*

Total Assets . . . . \$239,657 08

**AUBURN**

**Lodding Employees Credit Union**  
 Sword Street

Incorporated May 31, 1956

Murad Muradian  
*President*

Therese E. Adams  
*Treasurer*

Total Assets . . . . \$87,406 85

**Worcester Rendering Employees Credit Union**

**Worcester Rendering Company**  
 218 Southbridge Street

Incorporated August 1, 1934

E. F. Rider, Jr.  
*President*

F. W. White  
*Treasurer*

Total Assets . . . . \$3,362 78

**BARRE**

**Barwoolco Credit Union**  
**The Barre Wool Combing Company, Ltd.**  
 Vernon Avenue

Incorporated August 15, 1946

C. W. Damon  
*President*

Margaret E. Rich  
*Treasurer*

Total Assets . . . . \$309,682 33

**BEDFORD**

**\*Mitre Employees Credit Union**  
 Route 62  
 Gaither Building

Incorporated May 5, 1959

E. D. Reardon  
*President*

R. C. Arsenaault  
*Treasurer*

Total Assets . . . . \$924,399 41

**BEVERLY****Beverly Investment Credit Union**  
200 East Lothrop Street

Incorporated December 2, 1913

Philip Rubinstein  
*President*Max Weinberg  
*Treasurer*

Total Assets . . . \$52,398 03

**Beverly Municipal Credit Union**  
234 Cabot Street

Incorporated May 7, 1952

G. D. Dawson  
*President*W. C. Keaney  
*Treasurer*

Total Assets . . . \$405,569 58

**\*Rantoul Credit Union**  
401 Rantoul Street

Incorporated May 21, 1957

A. A. McCance  
*President*W. W. Burgess, Jr.  
*Treasurer*

Total Assets . . . \$154,038 68

**BOSTON****AFL-CIO Postal Clerks Credit Union**  
South Postal Annex

Incorporated May 21, 1962

J. W. Hunt  
*President*W. E. Bermingham  
*Treasurer*

Total Assets . . . \$45,648 10

**Allis-Chalmers Credit Union**  
**Allis-Chalmers Manufacturing Company**  
1344 Hyde Park Avenue  
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof  
*President*Edith M. Flansbury  
*Treasurer*

Total Assets . . . \$262,024 67

**Alpha Credit Union**  
New England Deaconess Hospital  
185 Pilgrim Road

Incorporated March 25, 1942

C. F. Schraub  
*President*D. A. Annis  
*Treasurer*

Total Assets . . . \$99,479 50

**\*American Chapels Credit Union**  
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari  
*President*Grace R. Pontuso  
*Treasurer*

Total Assets . . . \$293,173 76

**Armour-Chamberlain Credit Union**  
301 Southampton Street

Incorporated November 3, 1958

A. A. Levenson  
*President*J. W. Bradbury  
*Treasurer*

Total Assets . . . \$104,689 50

**\*B. C. G. Employees Credit Union**  
Boston Consolidated Gas Company  
100 Arlington Street

Incorporated January 16, 1931

J. H. Clark  
*President*T. J. Gately  
*Treasurer*

Total Assets . . . \$1,207,917 22

**Ber Ditcherher Credit Union**  
1115 Blue Hill Avenue  
(Dorchester District)

Incorporated December 6, 1926

Samuel Goff  
*President*Max Greenspoon  
*Treasurer*

Total Assets . . . \$21,204 26

**\*B L H Employees Credit Union**  
The Boston Lying-in Hospital  
221 Longwood Avenue

Incorporated May 7, 1952

W. D. Zeller  
*President*D. J. Coppinger  
*Treasurer*

Total Assets . . . \$207,002 69

**\*Blue Hill Credit Union**  
1151 Blue Hill Avenue  
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf  
*President*M. H. Finkel  
*Treasurer*

Total Assets . . . \$9,812,931 98

**Borisaver Credit Union**  
1050 Blue Hill Avenue  
(Dorchester District)

Incorporated January 24, 1927

Benjamin Raskind  
*President*Harry Pearlman  
*Treasurer*

Total Assets . . . \$85,152 89



**BOSTON**

**\*Boston American Composing Room Credit Union**  
**Boston American**  
**5 Winthrop Square**

Incorporated February 6, 1929

J. J. Hunt  
*President*

J. J. Dowd  
*Treasurer*

Total Assets . . . \$23,322 01

**Boston & Albany Employees Credit Union**  
**Room 223**  
**South Station**

Incorporated December 1, 1928

R. G. Henderson  
*President*

A. S. Plimpton  
*Treasurer*

Total Assets . . . \$2,616,544 31

**Boston & Maine Railroad Employees Credit Union**  
**150 Causeway Street**

Incorporated February 26, 1915

C. J. Conway  
*President*

C. H. Spinney  
*Treasurer*

Total Assets . . . \$2,077,157 97

**Boston Arbeiter Ring Credit Union**  
**7 Beach Street**

Incorporated January 26, 1938

Benjamin Kaplan  
*President*

Samuel Robinson  
*Treasurer*

Total Assets . . . \$37,728 67

**Boston Edison Employees Credit Union**  
**39 Boylston Street**

Incorporated December 30, 1940

H. R. Sanford  
*President*

J. A. Galvin  
*Treasurer*

Total Assets . . . \$2,433,079 80

**\*Boston Firefighters Credit Union**  
**80 Boylston Street**

Incorporated November 25, 1947

R. L. Hennessey  
*President*

T. J. McGonagle  
*Treasurer*

Total Assets . . . \$2,668,981 66

**Boston Globe Employees Credit Union**  
**135 Morrissey Boulevard**  
**(Dorchester District)**

Incorporated June 26, 1962

J. R. Fahey  
*President*

T. M. Doonan  
*Treasurer*

Total Assets . . . \$302,560 50

**Boston I. R. A. Employees Credit Union**  
**Internal Revenue Agent**  
**55 Tremont Street**  
**Room 309**

Incorporated May 29, 1957

Charles Karger  
*President*

D. E. Pecarella  
*Treasurer*

Total Assets . . . \$32,530 84

**\*Boston Post Office Employees Credit Union**  
**Room 226A**  
**Federal Building**

Incorporated March 10, 1924

G. A. Brady  
*President*

P. A. McDonald  
*Treasurer*

Total Assets . . . \$962,232 90

**\*Boston Progressive Credit Union**  
**1079 Tremont Street**  
**(Roxbury District)**

Incorporated December 29, 1929

O. A. Jordan  
*President*

L. F. Hewitt  
*Treasurer*

Total Assets . . . \$1,145,224 35

**Boston Railway Mail Employees Credit Union**  
**Room 949**  
**Post Office Building**

Incorporated April 15, 1930

J. M. Dullea  
*President*

J. E. Lane  
*Treasurer*

Total Assets . . . \$170,486 29

**Boston Shell Credit Union**  
**Shell Oil Company**  
**441 Stuart Street**

Incorporated January 30, 1942

A. E. Doherty  
*President*

E. F. Jones  
*Treasurer*

Total Assets . . . \$193,729 14

**Boston Taxi Drivers Association Credit Union**  
**196 West Broadway**  
**(South Boston District)**

Incorporated July 25, 1952

Max Dobro  
*President*

L. A. Weinstein  
*Treasurer*

Total Assets . . . \$11,971 52

**\*Boston University Employees Credit Union**  
**226 Bay State Road**

Incorporated May 7, 1952

Eleanor R. Collier  
*President*

E. F. Wilder  
*Treasurer*

Total Assets . . . \$604,891 90



**Boston USCSC Employees Credit Union**  
**First U. S. Civil Service Commission**  
**1003 Post Office and Courthouse Building**

Incorporated September 27, 1949

Anne B. Keane  
*President*

Harry Grossman  
*Treasurer*

Total Assets . . . . \$54,958 89

**\*Brighton-Allston Credit Union**  
**157 Harvard Avenue**  
**(Allston District)**

Incorporated January 25, 1950

Max Lefkowitz  
*President*

Abraham Gilman  
*Treasurer*

Total Assets . . . . \$89,932 33

**Cabot Boston Credit Union**  
**Godfrey L. Cabot, Incorporated**  
**125 High Street**

Incorporated October 1, 1941

W. F. Greeley  
*President*

Mary R. Hodes  
*Treasurer*

Total Assets . . . . \$561,268 93

**City Credit Union**  
**1099 Blue Hill Avenue**  
**(Dorchester District)**

Incorporated June 18, 1936

H. H. Levine  
*President*

Morris Thompson  
*Treasurer*

Total Assets . . . . \$75,891 40

**City of Boston Employees Credit Union**  
**34 City Hall**  
**School Street**

Incorporated November 5, 1915

J. J. Donovan  
*President*

R. E. Covell  
*Treasurer*

Total Assets . . . . \$5,509,534 30

**Colonial Employees Credit Union**  
**1100 Massachusetts Avenue**

Incorporated January 13, 1940

E. P. Luosey  
*President*

H. A. Field  
*Treasurer*

Total Assets . . . . \$80,045 27

**Columbus Credit Union**  
**300 Harrison Avenue**

Incorporated April 27, 1935

W. A. Foreman  
*President*

Irving Cutler  
*Treasurer*

Total Assets . . . . \$26,025 59

**\*Consumers Credit Union**  
**66A Berkeley Street**

Incorporated October 5, 1957

Alberta T. Burke  
*President*

M. G. Scanzio  
*Treasurer*

Total Assets . . . . \$134,095 21

**Corenco Employees Credit Union**  
**Consolidated Rendering Company**  
**178 Atlantic Avenue**

Incorporated May 29, 1934

R. A. McNamara  
*President*

H. A. Taylor  
*Treasurer*

Total Assets . . . . \$5,422 88

**Dorchester Credit Union**  
**2075 Dorchester Avenue**  
**(Dorchester District)**

Incorporated April 7, 1955

D. F. Sheehan, Jr.  
*President*

L. F. O'Donnell  
*Treasurer*

Total Assets . . . . †\$4,849 24

**Dorchester Browning Credit Union**  
**1165 Blue Hill Avenue**  
**(Dorchester District)**

Incorporated April 2, 1938

Samuel Spector  
*President*

Barnet Bresnick  
*Treasurer*

Total Assets . . . . \$45,686 19

**Eaton Credit Union**  
**1050 Blue Hill Avenue**  
**(Dorchester District)**

Incorporated November 23, 1926

Joseph Price  
*President*

B. M. Reisman  
*Treasurer*

Total Assets . . . . \$108,320 21

**Emblem Credit Union**  
**W. F. Schrafft & Sons Corporation**  
**529 Main Street**  
**(Charlestown District)**

Incorporated December 24, 1935

W. F. Maier  
*President*

G. G. Phair  
*Treasurer*

Total Assets . . . . \$236,176 67

**Federal Credit Union**  
**1165 Blue Hill Avenue**  
**(Dorchester District)**

Incorporated November 3, 1926

Joseph Gray  
*President*

Solomon Pollack  
*Treasurer*

Total Assets . . . . \$113,287 97

\*Share Insurance member.

†Figure as of last examination date, April, 1963.

**BOSTON****Federation Credit Union**  
Room 422  
South Postal Annex

Incorporated October 8, 1954

V. J. Prendergast  
*President*B. E. O'Neil  
*Treasurer*

Total Assets . . . \$92,491 50

**Filene Credit Union**  
426 Washington Street

Incorporated October 21, 1921

J. E. Steinberg  
*President*Josephine D. Boellhoff  
*Treasurer*

Total Assets . . . \$1,289,506 28

**Firefundic Credit Union**  
Firemen's Fund Insurance Company  
10 Post Office Square

Incorporated February 29, 1940

E. A. Bragdon  
*President*C. J. Garofano  
*Treasurer*

Total Assets . . . \$26,500 25

**Forty Associates Credit Union**  
25 Elm Hill Park  
(Roxbury District)

Incorporated November 30, 1926

Gabriel Cohen  
*President*Herbert Coleman  
*Treasurer*

Total Assets . . . \$70,037 19

**Freedom House Credit Union**  
14 Crawford Street  
(Roxbury District)

Incorporated August 2, 1962

D. E. Lane  
*President*L. O. Lindsay  
*Treasurer*

Total Assets . . . \$7,632 83

**\*The Friendship Credit Union**  
1115 Blue Hill Avenue  
(Dorchester District)

Incorporated December 16, 1926

S. H. Plotkin  
*President*Ralph Slavet  
*Treasurer*

Total Assets . . . \$79,382 49

**Geneva Credit Union**  
1218 Blue Hill Avenue  
(Mattapan District)

Incorporated November 6, 1926

E. J. Walsh  
*President*Stanley Finkel  
*Treasurer*

Total Assets . . . \$49,621 38

**Gilco Credit Union**  
Gilchrist Company  
417 Washington Street

Incorporated July 11, 1914

Barbara C. Rimbach  
*President*W. N. Smith  
*Treasurer*

Total Assets . . . \$115,940 38

**Glenway Credit Union**  
1346 Blue Hill Avenue  
(Mattapan District)

Incorporated March 24, 1927

Paul Machlin  
*President*J. J. Greenberg  
*Treasurer*

Total Assets . . . \$7,577 78

**Gldel Credit Union**  
135 Morrissey Boulevard

Incorporated March 17, 1955

A. J. Krupa  
*President*J. J. Spack  
*Treasurer*

Total Assets . . . \$44,773 88

**\*Greyhound Employees Credit Union**  
571 East First Street  
(South Boston District)

Incorporated October 11, 1961

J. B. Brown  
*President*E. H. Budlong, Jr.  
*Treasurer*

Total Assets . . . \$59,200 00

**Gulf Boston Credit Union**  
Room 536  
31 St. James Avenue

Incorporated August 5, 1940

C. A. Frost  
*President*R. E. Danielson  
*Treasurer*

Total Assets . . . \$48,374 86

**Harbor Village Credit Union**  
375 Old Colony Avenue  
(South Boston District)

Incorporated April 1, 1940

T. G. Nash  
*President*Josephine E. Murphy  
*Treasurer*

Total Assets . . . \$17,561 63

**Harmony Credit Union**  
243 Meridian Street  
(East Boston District)

Incorporated March 17, 1927

Arthur Stern  
*President*Robert Fisher  
*Treasurer*

Total Assets . . . \$14,575 48

**Harold Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated November 3, 1926

I. I. Gelerman  
*President*

L. D. Kessler  
*Treasurer*

Total Assets . . . \$212,360 52

**The Herald-Traveler Employees Credit Union**  
300 Harrison Avenue

Incorporated July 22, 1926

A. E. Vytal  
*President*

J. J. O'Brien  
*Treasurer*

Total Assets . . . \$171,713 26

**\*Hillside Credit Union**  
1694 Commonwealth Avenue  
(Brighton District)

Incorporated October 25, 1926

Louis Brown  
*President*

M. H. Role  
*Treasurer*

Total Assets . . . \$772,989 07

**Howard Credit Union**  
766 Blue Hill Avenue  
(Dorchester District)

Incorporated October 29, 1926

E. B. Clark  
*President*

Morris Tonkin  
*Treasurer*

Total Assets . . . \$122,785 74

**Howco Credit Union**  
A. T. Howard Company  
10 Blandford Street

Incorporated February 12, 1930

J. D. Keane  
*President*

R. H. Bilodeau  
*Treasurer*

Total Assets . . . \$20,506 18

**Humboldt Credit Union**  
1218 Blue Hill Avenue  
(Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg  
*President*

A. A. Wecker  
*Treasurer*

Total Assets . . . \$133,644 15

**\*The Industrial Credit Union**  
270 Boylston Street

Incorporated November 23, 1910

Natalie Hebert  
*President*

J. J. Campana  
*Treasurer*

Total Assets . . . \$1,591,563 22

**\*I O S O I Credit Union**  
215 Hanover Street

Incorporated October 31, 1960

J. P. LaMonica  
*President*

Paolo DiCalogero  
*Treasurer*

Total Assets . . . \$33,534 49

**Jamaica Plain Credit Union**  
48 Priesing Street  
(Jamaica Plain District)

Incorporated October 18, 1926

Abraham Braverman  
*President*

G. N. Cohen  
*Treasurer*

Total Assets . . . \$28,471 02

**Latvian Credit Union**  
64 Sigourney Street  
(Jamaica Plain District)

Incorporated June 4, 1962

Ernest Kreismanis  
*President*

Fricis Duks  
*Treasurer*

Total Assets . . . \$80,500 06

**Liberal Credit Union**  
1115 Blue Hill Avenue  
(Dorchester District)

Incorporated November 5, 1926

Benjamin Klebanow  
*President*

Philip Garber  
*Treasurer*

Total Assets . . . \$32,041 40

**Liberty Credit Union**  
618 Blue Hill Avenue  
(Dorchester District)

Incorporated September 29, 1926

I. E. Paretsky  
*President*

Samuel Rachlis  
*Treasurer*

Total Assets . . . \$225,612 04

**Lord Beaconsfield Credit Union**  
634 Blue Hill Avenue  
(Dorchester District)

Incorporated November 12, 1913

Fred Squires  
*President*

Max Shlifer  
*Treasurer*

Total Assets . . . \$258,771 97

**Maccabee Credit Union**  
646 Warren Street  
(Roxbury District)

Incorporated August 23, 1949

H. L. Silva  
*President*

Aaron Chalfin  
*Treasurer*

Total Assets . . . \$58,146 33

**BOSTON****Marillac Credit Union**  
90 Cushing Avenue  
(Dorchester District)

Incorporated April 28, 1960

G. W. Daynes  
*President*C. J. Jacobs  
*Treasurer*

Total Assets . . . \$41,689 77

**The Mascot Credit Union**  
1115 Blue Hill Avenue  
(Dorchester District)

Incorporated November 18, 1926

J. I. Packer  
*President*David Kaiser  
*Treasurer*

Total Assets . . . \$140,801 37

**Memorial Credit Union**  
766 Blue Hill Avenue  
(Dorchester District)

Incorporated March 13, 1941

Samuel Berg  
*President*Philip Shane  
*Treasurer*

Total Assets . . . \$75,517 18

**\*Mohltiver Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated October 18, 1926

Albert Levitt  
*President*Abraham Aserkoff  
*Treasurer*

Total Assets . . . \$227,463 19

**Moreland Credit Union**  
766 Blue Hill Avenue  
(Dorchester District)

Incorporated October 27, 1952

Selwyn Cohen  
*President*Ruben Weiner  
*Treasurer*

Total Assets . . . \$156,138 64

**Morgan Memorial Credit Union**  
93 Berkeley Street

Incorporated July 8, 1937

Marguerite Eaton  
*President*R. E. Everest  
*Treasurer*

Total Assets . . . \$42,244 10

**Mortons Employees Credit Union**  
Morton's Incorporated  
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern  
*President*Rae G. Kurlansky  
*Treasurer*

Total Assets . . . \$37,851 42

**MTA Employees Credit Union**  
500 Arborway  
(Jamaica Plain District)

Incorporated January 24, 1936

T. P. Hines  
*President*C. L. Gambon  
*Treasurer*

Total Assets . . . \$5,209,581 18

**Navy Building Credit Union**  
495 Summer Street

Incorporated January 11, 1954

Joseph Witkum  
*President*R. F. Buckley  
*Treasurer*

Total Assets . . . \$331,189 28

**\*Navy Yard Employees Credit Union**  
Building No. 32  
Boston Naval Shipyard  
(Charlestown District)

Incorporated December 28, 1939

A. F. Lynch  
*President*S. I. Rosenthal  
*Treasurer*

Total Assets . . . \$1,507,362 24

**\*New Haven Railroad Employees Credit Union**  
Room 233  
South Station

Incorporated January 4, 1939

W. E. Christie  
*President*L. S. Cashman  
*Treasurer*

Total Assets . . . \$6,999,737 05

**\*Noddle Island Credit Union**  
16 Central Square  
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy  
*President*Julius Stone  
*Treasurer*

Total Assets . . . \$1,349,758 54

**One-Twenty Credit Union**  
40 Green Street  
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove  
*President*F. B. Seitz, Jr.  
*Treasurer*

Total Assets . . . \$111,722 22



**Overland Credit Union**  
**S. S. Pierce Company**  
**133 Brookline Avenue**

Incorporated June 4, 1940

<b>C. F. Curran</b> <i>President</i>	<b>R. S. Daniels</b> <i>Treasurer</i>
Total Assets	\$178,025 13

**Plan Credit Union**  
**Blue Cross**  
**133 Federal Street**

Incorporated May 16, 1946

<b>W. J. Macfarlane</b> <i>President</i>	<b>J. W. Wilson</b> <i>Treasurer</i>
Total Assets	\$351,222 51

**Pressers Union Local 12 ILGWU Credit Union**  
**33 Harrison Avenue**

Incorporated August 31, 1953

<b>Saul Wallace</b> <i>President</i>	<b>Lou Plotkin</b> <i>Treasurer</i>
Total Assets	\$65,298 00

**Produce Terminal Credit Union**  
**Room 283**  
**Boston Market Terminal Building**

Incorporated July 27, 1955

<b>Max Kaplan</b> <i>President</i>	<b>P. N. Stevenson</b> <i>Treasurer</i>
Total Assets	\$67,212 22

**\*Redberry Credit Union**  
**2 Frost Avenue**  
**(Dorchester District)**

Incorporated December 11, 1945

<b>W. H. O'Hara</b> <i>President</i>	<b>D. J. Keough</b> <i>Treasurer</i>
Total Assets	\$41,404 76

**Rex Credit Union**  
**Railway Express Agency, Incorporated**  
**710 Atlantic Avenue**

Incorporated March 11, 1929

<b>H. A. McIsaac</b> <i>President</i>	<b>Michael Lottero</b> <i>Treasurer</i>
Total Assets	\$349,515 17

**R L D A Credit Union**  
**333 Washington Street**  
**Room 330**

Incorporated April 30, 1962

<b>Patrick Downey</b> <i>President</i>	<b>J. L. Murray</b> <i>Treasurer</i>
Total Assets	\$13,381 54

**Roxbury Independent Credit Union**  
**1115 Blue Hill Avenue**  
**(Dorchester District)**

Incorporated October 5, 1926

<b>George Merlin</b> <i>President</i>	<b>Morris Mays</b> <i>Treasurer</i>
Total Assets	\$82,636 10

**Seaver Credit Union**  
**101 Crawford Street**  
**(Roxbury District)**

Incorporated January 24, 1927

<b>Morris Chartkoff</b> <i>President</i>	<b>Joseph Greenberg</b> <i>Treasurer</i>
Total Assets	\$44,754 00

**Security Employees Credit Union**  
**Social Security Administration**  
**120 Boylston Street**

Incorporated January 3, 1940

<b>Helen A. Savage</b> <i>President</i>	<b>J. F. Bean, Jr.</b> <i>Treasurer</i>
Total Assets	\$222,390 13

**Social Service Credit Union**  
**39 North Bennet Street**

Incorporated August 19, 1921

<b>E. M. Reppucci</b> <i>President</i>	<b>Vito Comperchio</b> <i>Treasurer</i>
Total Assets	\$2,198,342 34

**Square Deal Credit Union**  
**1050 Blue Hill Avenue**  
**(Dorchester District)**

Incorporated January 11, 1950

<b>Samuel Diamond</b> <i>President</i>	<b>Isaac Temkin</b> <i>Treasurer</i>
Total Assets	\$41,755 31

**State Employees Credit Union**  
**115 State House**

Incorporated April 4, 1921

<b>A. M. Southwick</b> <i>President</i>	<b>E. W. Towne</b> <i>Treasurer</i>
Total Assets	\$1,452,849 55

**T & H Employees Credit Union**  
**892 River Street**  
**(Hyde Park District)**

Incorporated March 23, 1954

<b>M. F. Pigott, Jr.</b> <i>President</i>	<b>A. M. Brown</b> <i>Treasurer</i>
Total Assets	\$100,508 29

**BOSTON****Telephone Workers Credit Union**  
50 Oliver Street

Incorporated March 3, 1917

T. E. Regan  
*President*E. J. Simonian  
*Treasurer*

Total Assets . . . \$6,832,648 35

**Thriftway Credit Union**  
**Greater Boston Community Fund**  
14 Somerset Street

Incorporated March 4, 1947

E. P. Barry  
*President*Verna B. Leighton  
*Treasurer*

Total Assets . . . \$14,435 07

**T R I B Credit Union**  
**Treasury Revenue Intelligence Boston**  
Room 905  
55 Tremont Street

Incorporated August 10, 1953

L. V. Johnson  
*President*F. J. McGinn  
*Treasurer*

Total Assets . . . \$126,853 24

**Victory Credit Union**  
925 Washington Street  
(Dorchester District)

Incorporated December 7, 1926

Falk Nathan  
*President*Israel Glick  
*Treasurer*

Total Assets . . . \$32,522 72

**Wales Mfg. Co. Employees Credit Union**  
307 Centre Street  
(Jamaica Plain District)

Incorporated November 8, 1955

Herman Covin  
*President*J. C. Lewis  
*Treasurer*

Total Assets . . . \$16,236 44

**Washington Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky  
*President*Hyman Covall  
*Treasurer*

Total Assets . . . \$108,290 12

**Welcome Credit Union**  
61 Columbia Road  
(Dorchester District)

Incorporated September 25, 1958

Lawrence Deletetsky  
*President*J. P. Kohan  
*Treasurer*

Total Assets . . . \$32,590 08

**Welfare Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated January 12, 1927

Morris Berman  
*President*Edward Weinstein  
*Treasurer*

Total Assets . . . \$56,483 72

**The Whitson Credit Union**  
**Whiting Milk Company**  
570 Rutherford Avenue  
(Charlestown District)

Incorporated March 5, 1915

H. J. Goodenough  
*President*W. T. Campbell, Jr.  
*Treasurer*

Total Assets . . . \$318,308 32

**Zaslav Volin Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated October 26, 1926

Samuel Butkovitz  
*President*Max Nimoy  
*Treasurer*

Total Assets . . . \$101,545 43

**BRAINTREE****Walworth Credit Union**  
1515 Washington Street  
(South Braintree District)

Incorporated June 4, 1921

C. B. Platka, Jr.  
*President*J. S. Borden  
*Treasurer*

Total Assets . . . \$91,841 03

**BRIDGEWATER****\*Bridgewater Credit Union**  
72 Main Street

Incorporated September 3, 1941

Frank Smudin  
*President*R. F. King  
*Treasurer*

Total Assets . . . \$1,356,888 97

**BROCKTON****\*Barbourwelt Credit Union**  
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford  
*President*J. O. Holden  
*Treasurer*

Total Assets . . . \$40,471 17

**\*Brockton Credit Union**  
68 Legion Parkway

Incorporated March 27, 1917

C. A. Mullins  
*President*R. N. Tarlow  
*Treasurer*

Total Assets . . . \$5,117,149 56

**\*Brockton Brotherhood Credit Union**  
391 Main Street

Incorporated April 1, 1936

Herbert Briggs  
*President*Joseph Cohen  
*Treasurer*

Total Assets . . . \$1,468,326 75

**\*Brockton EMSR Credit Union**  
Eastern Massachusetts Street Railway  
Company  
1442 Main Street

Incorporated January 3, 1940

T. H. Hunter  
*President*Lionel Lanoue  
*Treasurer*

Total Assets . . . \$99,003 52

**Brockton Firemens Credit Union**  
42 Pleasant Street

Incorporated July 27, 1934

E. L. Burrell  
*President*J. H. Lamontagne  
*Treasurer*

Total Assets . . . \$163,534 22

**\*Brockton Postal Employees Credit Union**  
43 Crescent Street

Incorporated January 5, 1923

D. J. Adams  
*President*C. W. Ham  
*Treasurer*

Total Assets . . . \$181,622 57

**Brockton Taunton Gas Employees Credit Union**  
54 Main Street

Incorporated October 13, 1926

H. A. Ball  
*President*Doris Mackenzie  
*Treasurer*

Total Assets . . . \$131,763 37

**\*Campello Credit Union**  
20 Nilsson Street

Incorporated July 16, 1928

J. R. Winberg  
*President*Gladys A. Swanson  
*Treasurer*

Total Assets . . . \$242,769 24

**\*The Crescent Credit Union**  
25 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe  
*President*David Silverstein  
*Treasurer*

Total Assets . . . \$4,924,670 26

**Edlco Credit Union**  
Edison Electric Illuminating Company of  
Brockton  
36 Main Street

Incorporated May 29, 1936

M. D. Stevens  
*President*J. F. Stack  
*Treasurer*

Total Assets . . . \$339,447 43

**\*Lafayette Credit Union**  
183 Court Street

Incorporated June 23, 1938

G. N. Perron  
*President*L. L. LaBarre  
*Treasurer*

Total Assets . . . \$406,508 14

**\*Producers Dairy Employees Credit Union**  
735 Belmont Street

Incorporated October 3, 1937

F. R. Mongeau  
*President*Nancy Gatchell  
*Treasurer*

Total Assets . . . \$20,901 04

**BROOKLINE****\*Brookline Municipal Credit Union**  
334 Washington Street

Incorporated August 2, 1946

A. A. O'Shea  
*President*W. H. Burke  
*Treasurer*

Total Assets . . . \$2,324,714 30



**BROOKLINE****Longwood Credit Union**  
387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner  
*President*Jacob Gopen  
*Treasurer*

Total Assets . . . \$178,068 43

**CAMBRIDGE****\*Bay State Credit Union**  
759 Massachusetts Avenue

Incorporated January 28, 1960

A. A. DeVincentis  
*President*J. A. DeVincentis  
*Treasurer*

Total Assets . . . \$708,906 45

**\*Cambridge Portuguese Credit Union**  
1348 Cambridge Street

Incorporated March 2, 1928

J. G. Loia  
*President*Joseph Abreu  
*Treasurer*

Total Assets . . . \$1,191,739 48

**Cambridge Utilities Employees Credit Union**  
719 Massachusetts Avenue

Incorporated January 26, 1933

R. S. Parker  
*President*P. W. Poor  
*Treasurer*

Total Assets . . . \$281,743 25

**Central Credit Union**  
221 Hampshire Street

Incorporated April 27, 1921

Frances Rubin  
*President*Esther Melnick  
*Treasurer*

Total Assets . . . \$26,303 62

**\*C T C Credit Union**  
445 Concord Avenue

Incorporated May 29, 1952

Gerard Duffy  
*President*W. F. O'Connell  
*Treasurer*

Total Assets . . . \$117,529 00

**\*Darex Credit Union**  
Dewey & Almy Chemical Company  
62 Whittemore Avenue

Incorporated September 10, 1937

M. J. Harrington, Jr.  
*President*T. F. Foster  
*Treasurer*

Total Assets . . . \$525,218 68

**Eamco Credit Union**  
Elliot Addressing Machine Company  
143 Albany Street

Incorporated May 16, 1949

William Allen  
*President*E. K. Carr, Jr.  
*Treasurer*

Total Assets . . . †\$36,258 35

**Elm Credit Union**  
1412 Cambridge Street

Incorporated November 5, 1926

Philip Jacobson  
*President*M. M. Isen  
*Treasurer*

Total Assets . . . \$91,264 31

**\*Harvard University Employees Credit Union**  
Grays Hall

Incorporated July 14, 1947

L. E. Thompson  
*President*V. H. Tarr  
*Treasurer*

Total Assets . . . \$2,983,684 73

**Inman Credit Union**  
1348 Cambridge Street

Incorporated October 28, 1926

Harry Sidell  
*President*E. J. Gordon  
*Treasurer*

Total Assets . . . \$15,789 44

**M B CO Credit Union**  
Macalaster Bicknell Company  
243 Broadway

Incorporated October 14, 1954

Frederick Cramphorn  
*President*R. L. Kimball  
*Treasurer*

Total Assets . . . \$21,529 82

**Simco Credit Union**  
Simplex Wire & Cable Company  
79 Sidney Street

Incorporated July 12, 1948

P. E. Whittier  
*President*A. T. Lyne  
*Treasurer*

Total Assets . . . \$667,973 35

\*Share Insurance member.

†Figure as of last examination date, April, 1964.

**Woven Hose Employees Credit Union**  
**Boston Woven Hose & Rubber Company**  
**29 Hampshire Street**

Incorporated March 5, 1947

A. J. Ales  
*President*

J. P. Duarte  
*Treasurer*

Total Assets . . . \$151,956 61

**CANTON**

**\*Plymouth Rubber Credit Union**  
**Revere Street**

Incorporated May 13, 1955

R. W. Pugh  
*President*

Walter Avery  
*Treasurer*

Total Assets . . . \$134,877 03

**CHARLTON**

**\*Charlton Credit Union**  
**Main Street**

Incorporated October 18, 1962

S. H. Carpentier  
*President*

L. H. Baker  
*Treasurer*

Total Assets . . . \$67,159 83

**CHELSEA**

**American Independent Credit Union**  
**113 Hawthorne Street**

Incorporated October 19, 1926

Frank Shepard  
*President*

Benjamin Glassman  
*Treasurer*

Total Assets . . . \$47,838 92

**Atlantic Credit Union**  
**8A Central Avenue**

Incorporated August 1, 1939

A. M. Gillman  
*President*

Louis Brooks  
*Treasurer*

Total Assets . . . \$125,299 53

**Benjamin Franklin Credit Union**  
**20 Washington Avenue**

Incorporated October 13, 1926

A. B. Roller  
*President*

Benjamin Gropman  
*Treasurer*

Total Assets . . . \$276,144 66

**Carmel Credit Union**  
**477 Broadway**

Incorporated November 27, 1926

Isadore Cutler  
*President*

Aaron Coburn  
*Treasurer*

Total Assets . . . \$3,282,357 22

**Chestnut Credit Union**  
**113 Hawthorne Street**

Incorporated November 2, 1926

Julius Feinberg  
*President*

Joseph Pressman  
*Treasurer*

Total Assets . . . \$47,621 39

**Congress Credit Union**  
**4 Washington Avenue**

Incorporated November 17, 1926

J. J. Schneider  
*President*

Israel Zamansky  
*Treasurer*

Total Assets . . . \$31,560 81

**Continental Credit Union**  
**56 Washington Avenue**

Incorporated July 15, 1927

Simon Cohen  
*President*

Morris Cohen  
*Treasurer*

Total Assets . . . \$161,807 32

**\*Independent Credit Union**  
**74 Washington Avenue**

Incorporated October 18, 1926

A. N. Kaufman  
*President*

Murray Banks  
*Treasurer*

Total Assets . . . \$98,434 75

**Jogues Credit Union**  
**688 Broadway**

Incorporated March 22, 1940

A. M. LeClair  
*President*

A. J. Arsenault  
*Treasurer*

Total Assets . . . \$57,852 85

**Judaean Credit Union**  
**113 Hawthorne Street**

Incorporated December 13, 1926

J. J. Tutun  
*President*

Hyman Silverman  
*Treasurer*

Total Assets . . . \$61,682 03

**CHELSEA****Madison Credit Union**  
19 Woodlawn Avenue

Incorporated October 1, 1941

Michael DiNofrio  
*President*Luigi Iacoviello  
*Treasurer*

Total Assets . . . \$41,419 72

**\*New Chelsea Credit Union**  
191 Winnisimmet Street

Incorporated July 31, 1934

Sol Glazer  
*President*George Cashman  
*Treasurer*

Total Assets . . . \$1,098,540 00

**\*Ponedeler Credit Union**  
74 Washington Avenue

Incorporated October 13, 1926

S. M. Kessler  
*President*Stanley Stillman  
*Treasurer*

Total Assets . . . \$165,408 00

**Walnut Credit Union**  
417 Broadway

Incorporated October 6, 1926

Abraham Shlager  
*President*N. W. Westerman  
*Treasurer*

Total Assets . . . \$40,785 29

**Winnisimmet Credit Union**  
56 Washington Avenue

Incorporated October 13, 1920

Jeremiah Kamens  
*President*M. H. Rovner  
*Treasurer*

Total Assets . . . \$319,182 97

**CHICOPEE****\*Aldenville Credit Union**  
454 Grattan Street  
(Chicopee Falls District)

Incorporated August 18, 1939

T. A. Laramée  
*President*A. J. Deslauriers  
*Treasurer*

Total Assets . . . \$1,108,183 91

**Chicopee Teachers Credit Union**  
High School  
Front Street

Incorporated June 20, 1934

F. P. Rogowski  
*President*(Vacant)  
*Treasurer*

Total Assets . . . \$30,780 05

**\*Dairy Credit Union**  
80 First Avenue  
(Chicopee Falls District)

Incorporated February 13, 1939

J. M. Modlish  
*President*S. J. Mikuski  
*Treasurer*

Total Assets . . . \$52,347 48

**F. W. Sickles Employees Credit Union**  
165 Front Street

Incorporated January 10, 1941

W. F. Ham  
*President*J. B. FitzGerald, Jr.  
*Treasurer*

Total Assets . . . \$589,393 55

**\*Polish National Credit Union**  
228 Exchange Street

Incorporated July 19, 1921

S. A. Berestka  
*President*A. J. Golen  
*Treasurer*

Total Assets . . . \$4,771,054 76

**\*Spalding Employees Credit Union**  
A. G. Spalding & Brothers, Incorporated  
Meadow Street

Incorporated September 10, 1937

Bernard Lafleur  
*President*R. N. Russell  
*Treasurer*

Total Assets . . . \$535,118 90

**\*Springfield Rendering Employees Credit Union**  
2 Plainfield Street

Incorporated July 31, 1934

C. I. Bradway  
*President*John Mahar  
*Treasurer*

Total Assets . . . \$11,084 59

**\*Texco Credit Union**  
West Main Street  
(Chicopee Falls District)

Incorporated July 20, 1956

D. L. Weiner <i>President</i>	Dolores Robillard <i>Treasurer</i>
Total Assets	\$40,581 01

**\*Willmansett Credit Union**  
732 Chicopee Street  
(Willmansett District)

Incorporated August 25, 1944

E. L. Roy <i>President</i>	W. E. Begley <i>Treasurer</i>
Total Assets	\$308,078 81

## CLINTON

**Colonial Press Credit Union**  
1 Green Street

Incorporated January 24, 1942

D. C. Grivakis <i>President</i>	W. A. Janda <i>Treasurer</i>
Total Assets	\$656,149 07

**\*ITT Surco Employees Credit Union**  
172 Sterling Street

Incorporated March 11, 1963

P. F. O'Malley, Sr. <i>President</i>	A. E. Lemire <i>Treasurer</i>
Total Assets	\$41,227 16

## CONCORD

**G R Credit Union**  
General Radio Company  
22 Baker Avenue  
(West Concord District)

Incorporated February 1, 1930

G. H. Sharp <i>President</i>	B. P. Borden <i>Treasurer</i>
Total Assets	\$994,428 81

## DANVERS

**Babco Employees Credit Union**  
28 Water Street

Incorporated October 11, 1961

R. G. Tibbetts <i>President</i>	R. J. Roach <i>Treasurer</i>
Total Assets	\$14,861 57

**Essex Agricultural Credit Union**  
Essex County Agricultural School  
Maple Street

Incorporated June 26, 1933

J. E. Eastwood <i>President</i>	Hilda M. Fitzgerald <i>Treasurer</i>
Total Assets	\$77,177 84

## DEDHAM

**Hersey Employees Credit Union**  
250 Elm Street

Incorporated June 5, 1940

M. J. Joyce <i>President</i>	J. C. Will <i>Treasurer</i>
Total Assets	\$137,243 85

**\*Rust Craft Credit Union**  
Rust Craft Park

Incorporated December 20, 1940

T. E. Boylan <i>President</i>	Katharine Dunay <i>Treasurer</i>
Total Assets	\$467,387 35

**Westinghouse Employees Credit Union**  
78 Hyde Park Street

Incorporated March 23, 1954

John Villa <i>President</i>	A. J. Jacob <i>Treasurer</i>
Total Assets	\$24,361 31

## DOUGLAS

**\*Hayward-Schuster Employees Credit Union**  
Main Street  
(East Douglas District)

Incorporated April 30, 1942

J. B. Jussauime <i>President</i>	C. E. Driscoll <i>Treasurer</i>
Total Assets	\$530,856 12

## EASTHAMPTON

**\*Hampco Credit Union**  
130 Pleasant Street

Incorporated September 24, 1954

J. T. Dolat <i>President</i>	Frank Dubiel <i>Treasurer</i>
Total Assets	\$97,827 65

**EVERETT****Carmote Employees Credit Union**  
376 Third Street

Incorporated September 1, 1935

G. B. Kenrick  
*President*O. C. Diver  
*Treasurer*

Total Assets . . . \$33,593 62

**\*Everett Credit Union**  
650 Broadway

Incorporated October 29, 1926

Joseph Fisher  
*President*Henry Henken  
*Treasurer*

Total Assets . . . \$849,393 14

**Everett Police Credit Union**  
371 Broadway

Incorporated May 28, 1936

F. J. Digby  
*President*H. F. Fitzgerald  
*Treasurer*

Total Assets . . . \$50,954 19

**Garden Street Credit Union**  
44 Garden Street

Incorporated May 11, 1953

Eugene Guimond  
*President*Josephine H. Bois  
*Treasurer*

Total Assets . . . \$84,693 15

**Merchemco Credit Union**  
Merchemco Chemical Company  
Chemical Lane

Incorporated February 8, 1937

J. C. Colucci  
*President*John Mastropietro  
*Treasurer*

Total Assets . . . \$1,056,900 01

**Octane Credit Union**  
Colonial Beacon Oil Company  
30 Beacham Street

Incorporated August 30, 1933

C. J. Murphy  
*President*L. E. Denning  
*Treasurer*

Total Assets . . . \$73,864 34

**Wapico Credit Union**  
Warren Pipe Company  
19 Robin Street

Incorporated February 8, 1937

K. C. Johnston  
*President*Louis DeSouza  
*Treasurer*

Total Assets . . . \$28,166 01

**FALL RIVER****Corky Row Credit Union**  
332 Second Street

Incorporated November 20, 1961

H. C. Nagle  
*President*Jane R. Sicard  
*Treasurer*

Total Assets . . . \$120,879 20

**Fall River Boys Club Credit Union**  
151 Pocasset Street

Incorporated July 12, 1934

D. J. P. Sullivan  
*President*M. F. Cleaves  
*Treasurer*

Total Assets . . . \$39,274 97

**\*Fall River Municipal Employees Credit Union**  
198 Bank Street

Incorporated February 6, 1930

R. E. Hennessey  
*President*E. T. Sullivan  
*Treasurer*

Total Assets . . . \$6,710,861 26

**Fall River Postal Employees Credit Union**  
Main Post Office

Incorporated April 26, 1928

A. F. Pedro  
*President*W. F. Bayliss  
*Treasurer*

Total Assets . . . \$249,993 04

**\*Kavodlan Credit Union**  
130 South Main Street  
Hudner Building  
Room 2

Incorporated July 19, 1948

B. G. Macy  
*President*Samuel Kaplan  
*Treasurer*

Total Assets . . . \$73,622 14

**St. Anne's Credit Union**  
286 Oliver Street

Incorporated November 1, 1957

A. A. Dube  
*President*A. R. Vezina  
*Treasurer*

Total Assets . . . \$5,688,855 98

**FITCHBURG****\*Cleghorn Credit Union**  
7 Fairmount Place

Incorporated October 24, 1928

Albert Belliveau  
*President*J. R. Morin  
*Treasurer*

Total Assets . . . \$2,839,059 74



**Crobank Credit Union**  
**Crocker Burbank & Company, Association**  
 545 Westminster Street

Incorporated July 29, 1936

D. M. Harley  
*President*

R. W. Adams  
*Treasurer*

Total Assets . . . \$335,606 98

**\*Falpaco Credit Union**  
**Falulah Paper Company**  
 Falulah Road

Incorporated January 26, 1938

F. J. McCarthy  
*President*

J. S. Hebbard  
*Treasurer*

Total Assets . . . \$42,153 26

**\*F.I.A. Credit Union**  
 387 Water Street

Incorporated December 10, 1953

Alfred Mittola  
*President*

Jennie A. Champa  
*Treasurer*

Total Assets . . . \$203,025 02

**Filestra Credit Union**  
**Fitchburg & Leominster Street Railway**  
 R 1427 Water Street

Incorporated May 17, 1948

R. R. Grondin  
*President*

T. J. Kelly  
*Treasurer*

Total Assets . . . \$6,625 46

**\*Fitchburg I-C Credit Union**  
 20 Blossom Street

Incorporated October 24, 1928

A. A. Gelinis  
*President*

J. A. L'Ecuier  
*Treasurer*

Total Assets . . . \$6,543,724 55

**\*Fitchburg Postal Employees Credit Union**  
 Post Office Building  
 Wallace Avenue

Incorporated February 9, 1928

E. J. Touchette  
*President*

A. H. Lozeau  
*Treasurer*

Total Assets . . . \$48,780 03

**\*Fitchco Credit Union**  
**Fitchburg Paper Company**  
 722 River Street

Incorporated September 5, 1935

H. T. Macklem  
*President*

P. H. King  
*Treasurer*

Total Assets . . . \$452,301 07

**\*Senco Credit Union**  
**Sentinel Printing Company**  
 808 Main Street

Incorporated September 10, 1929

J. F. Mahoney  
*President*

E. G. Wellington  
*Treasurer*

Total Assets . . . \$45,575 05

**Simonds Employees Credit Union**  
**Simonds Saw & Steel Company**  
 Intervale Road

Incorporated September 23, 1937

Stanley MacPhadden  
*President*

Margaret L. Talcott  
*Treasurer*

Total Assets . . . \$527,592 78

**Tri-City Credit Union**  
 339 Broad Street

Incorporated May 25, 1942

A. J. Forest  
*President*

W. C. Pierce  
*Treasurer*

Total Assets . . . \$41,190 44

**\*Workers Credit Union**  
 48 Wallace Avenue

Incorporated April 17, 1914

E. A. Tofferi  
*President*

J. G. Laakso  
*Treasurer*

Total Assets . . . \$8,860,470 91

## FRAMINGHAM

**D. M. C. Credit Union**  
**Dennison Manufacturing Company**  
 300 Howard Street

Incorporated January 26, 1917

L. A. Prescott  
*President*

A. R. Grove  
*Treasurer*

Total Assets . . . \$857,960 64

**Eastern Credit Union**  
 490 Old Connecticut Path

Incorporated February 15, 1937

R. F. Purchase  
*President*

Else P. Rommelfanger  
*Treasurer*

Total Assets . . . \$60,531 46

**FRAMINGHAM****\*Framingham UAW Credit Union**  
32 South Street

Incorporated April 15, 1949

F. R. Wilson  
*President*T. J. Correia  
*Treasurer*

Total Assets . . . \$313,016 99

**Independent Hebrew Credit Union**  
Coolidge Street

Incorporated December 8, 1930

M. H. Hass  
*President*H. L. Shapiro  
*Treasurer*

Total Assets . . . \$33,640 70

**FRANKLIN****Thomson Credit Union****Thomson-National Press Company**  
Dean Street

Incorporated April 30, 1954

Marino Turinese  
*President*E. A. Bertoni  
*Treasurer*

Total Assets . . . \$58,531 66

**GARDNER****\*Gardner Franco-American Credit Union**  
229 Parker Street

Incorporated November 25, 1938

Roger Tousignant  
*President*Linus Allain  
*Treasurer*

Total Assets . . . \$4,599,660 21

**Gardner Polish-American Credit Union**  
322 Pleasant Street

Incorporated January 9, 1952

D. M. Poliks  
*President*S. E. Michniewicz  
*Treasurer*

Total Assets . . . \$293,486 09

**GLOUCESTER****\*40-Fathom Credit Union**  
51 Commercial Street

Incorporated March 12, 1941

J. F. Witham  
*President*E. A. Goodick  
*Treasurer*

Total Assets . . . \$49,434 85

**Gloucester Credit Union**  
328 Main Street

Incorporated March 4, 1927

Leo Alper  
*President*Robert Kramer  
*Treasurer*

Total Assets . . . \$45,045 67

**Gloucester Fire Department Credit Union**  
8 School Street

Incorporated November 2, 1938

L. B. Blatchford  
*President*W. E. O'Hearn  
*Treasurer*Total Assets . . . \$22,504<sup>1</sup>/<sub>2</sub> 38**\*Gloucester Municipal Credit Union**  
City Clerk's Office  
City Hall  
Dale Avenue

Incorporated July 22, 1941

R. H. Hammond  
*President*G. E. Carr  
*Treasurer*

Total Assets . . . \$88,046 65

**\*Gloucester Teachers Association Credit Union**  
Administration Building  
Dale Avenue

Incorporated April 24, 1935

H. B. Geary  
*President*J. S. Thompson  
*Treasurer*

Total Assets . . . \$23,973 17

**GREENFIELD****\*G. T. & D. Credit Union**  
Greenfield Tap & Die Corporation  
Sanderson Street

Incorporated April 5, 1930

L. W. Edes  
*President*Jessie B. Cullen  
*Treasurer*

Total Assets . . . \$279,106 33

**Treasure Credit Union**  
Rogers, Lunt & Bowlen  
298 Federal Street

Incorporated February 13, 1930

H. R. Kisloski  
*President*G. K. Burgess  
*Treasurer*

Total Assets . . . \$86,407 18



**GROTON**

**Hovoco Credit Union**  
**Hollingsworth & Vose Company**  
 Townsend Road  
 (West Groton District)

Incorporated December 28, 1939

F. C. Harmon <i>President</i>	E. M. Marshall <i>Treasurer</i>
Total Assets	\$75,279 32

**\*Nashoba Credit Union**  
 Main Street

Incorporated September 1, 1953

H. H. Sargent <i>President</i>	R. H. Whitehill <i>Treasurer</i>
Total Assets	\$132,372 18

**HAVERHILL**

**Haverhill Credit Union**  
 4 Bridge Street

Incorporated November 1, 1926

Louis Shapiro <i>President</i>	Max Jacobs <i>Treasurer</i>
Total Assets	\$25,739 05

**Haverhill Fire Department Credit Union**  
 131 Water Street

Incorporated August 5, 1933

A. A. Knapp <i>President</i>	L. E. Montibello <i>Treasurer</i>
Total Assets	\$190,942 38

**\*Haverhill Italian American Credit Union**  
 20 Washington Street

Incorporated June 27, 1934

Armando Bologna <i>President</i>	A. J. Basso <i>Treasurer</i>
Total Assets	\$1,395,191 12

**Haverhill Police Department Credit Union**  
 3 Court Street

Incorporated August 5, 1933

J. F. Long <i>President</i>	Carolyn M. Arcisz <i>Treasurer</i>
Total Assets	\$53,285 74

**Haverhill Postal Employees Credit Union**  
 Post Office  
 Washington Square

Incorporated January 24, 1929

G. A. Mooshian <i>President</i>	P. S. Kelly <i>Treasurer</i>
Total Assets	\$71,969 02

**Haverhill Teachers Credit Union**  
 Haverhill High School  
 Corner Summer and Main Streets

Incorporated April 22, 1937

E. V. Sasso <i>President</i>	D. K. Poole <i>Treasurer</i>
Total Assets	\$349,899 97

**M E E C Employees Credit Union**  
 161 Water Street

Incorporated October 23, 1958

E. W. Bickum <i>President</i>	Romeo Bisi <i>Treasurer</i>
Total Assets	\$35,582 51

**HOLYOKE**

**\*Holyoke Credit Union**  
 380 High Street

Incorporated September 7, 1911

J. H. Fleury <i>President</i>	Delma R. Guertin <i>Treasurer</i>
Total Assets	\$968,614 62

**\*Holyoke Municipal Employees Credit Union**  
 206 Maple Street

Incorporated December 19, 1930

W. J. O'Brien <i>President</i>	B. F. Kennedy <i>Treasurer</i>
Total Assets	\$190,036 37

**\*Holyoke Postal Credit Union**  
 Post Office Building  
 650 Dwight Street

Incorporated January 14, 1927

H. P. Cauley <i>President</i>	M. F. Sullivan <i>Treasurer</i>
Total Assets	\$29,225 44

**\*Holyoke Teachers Credit Union**  
 98 Suffolk Street

Incorporated June 9, 1934

E. G. Goss <i>President</i>	H. M. Padden <i>Treasurer</i>
Total Assets	\$29,671 80

**\*Nablanko Credit Union**  
 National Blank Book Company  
 Water Street

Incorporated August 5, 1935

Adelard Fournier <i>President</i>	Berthe Desilets <i>Treasurer</i>
Total Assets	\$81,844 74

**HOLYOKE****Prentiss Wire Credit Union**  
161 Lower Westfield Road

Incorporated June 28, 1940

D. F. McCarthy <i>President</i>	G. G. Champagne <i>Treasurer</i>
Total Assets	\$7,473 75

**\*Tecnifax Employees Credit Union**  
195 Appleton Street

Incorporated May 6, 1954

F. J. Pula <i>President</i>	Maurice Powers <i>Treasurer</i>
Total Assets	\$148,055 84

**HOPEDALE****Melco Credit Union**  
245 South Main Street

Incorporated February 12, 1951

H. W. Ward <i>President</i>	C. L. Grover <i>Treasurer</i>
Total Assets	\$181,212 60

**HUDSON****Lapointe Employees Credit Union**  
Lapointe Machine Tool Company  
34 Tower Street

Incorporated February 24, 1954

F. H. Girard <i>President</i>	J. K. Carter <i>Treasurer</i>
Total Assets	\$182,923 16

**LAWRENCE****Elgasco Credit Union**  
Lawrence Gas & Electric Company  
370 Essex Street

Incorporated November 6, 1940

J. A. Buckley <i>President</i>	J. V. Knightly <i>Treasurer</i>
Total Assets	\$183,513 77

**Emastryco Credit Union**  
Eastern Massachusetts Street Railway  
Company  
421 Merrimack Street

Incorporated February 12, 1941

F. E. Howard <i>President</i>	A. A. Maccaron <i>Treasurer</i>
Total Assets	\$29,352 85

**\*Frontenac Credit Union**  
139 Broadway

Incorporated September 25, 1918

R. E. Langevin <i>President</i>	J. B. Germain <i>Treasurer</i>
Total Assets	\$412,821 22

**Lawrence Credit Union**  
17 Lawrence Street

Incorporated January 7, 1913

Max Goldstein <i>President</i>	R. R. Dean <i>Treasurer</i>
Total Assets	\$888,317 78

**Lawrence Firefighters Credit Union**  
80 Lowell Street

Incorporated July 13, 1950

L. P. Smith <i>President</i>	F. C. McKernan <i>Treasurer</i>
Total Assets	\$314,825 08

**Lawrence Modern Credit Union**  
90 Broadway

Incorporated November 3, 1926

Abraham Rappaport <i>President</i>	A. S. Sobil <i>Treasurer</i>
Total Assets	\$88,838 59

**Lawrence Postal Employees Credit Union**  
50 Broadway

Incorporated February 4, 1929

G. T. Baker <i>President</i>	W. F. Ford <i>Treasurer</i>
Total Assets	\$47,437 92

**Lawrence Teachers Credit Union**  
Lawrence High School

Incorporated March 30, 1934

B. J. Kiernan <i>President</i>	E. F. Glynn <i>Treasurer</i>
Total Assets	\$130,106 72

**Marconi Credit Union**  
180 Essex Street

Incorporated May 31, 1939

John Panebianco <i>President</i>	M. T. Stella <i>Treasurer</i>
Total Assets	\$252,614 82

**Prospect Hill Presbyterian Credit Union**  
98 East Haverhill Street

Incorporated May 25, 1942

H. J. Meister                      Catherine M. Heinze  
*President*                      *Treasurer*

Total Assets                      \$6,705 05

**LEOMINSTER****Doyle Works Credit Union**  
511 Lancaster Street

Incorporated August 8, 1932

J. M. Ridley                      Mariel E. Boutelle  
*President*                      *Treasurer*

Total Assets                      \$112,888 64

**\*Leominster Credit Union**  
229 Lancaster Street

Incorporated May 4, 1954

L. A. Carrescia                  J. J. Tata  
*President*                      *Treasurer*

Total Assets                      \$100,356 27

**\*Pylart Employees Credit Union**  
289 North Main Street

Incorporated November 12, 1937

L. F. Cloutier                      R. V. Kennedy  
*President*                      *Treasurer*

Total Assets                      \$1,646,867 74

**LOWELL****Highland Credit Union**  
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein                  S. L. Rindler  
*President*                      *Treasurer*

Total Assets                      \$118,950 64

**Ideal Credit Union**  
174 Central Street

Incorporated November 8, 1926

William Korobkin                  Louis Cantor  
*President*                      *Treasurer*

Total Assets                      \$62,586 41

**\*Jeanne d'Arc Credit Union**  
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois                  R. J. Boisvert  
*President*                      *Treasurer*

Total Assets                      \$5,854,791 68

**Lowell Credit Union**  
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler                  Abraham Rosengard  
*President*                      *Treasurer*

Total Assets                      \$190,579 65

**Lowell Electric Light Employees Credit Union**  
29 Market Street

Incorporated February 24, 1941

R. M. Henry                      F. J. Pigeon, Jr.  
*President*                      *Treasurer*

Total Assets                      \$132,079 87

**Lowell EMSR Credit Union**  
Eastern Massachusetts Street Railway  
Company  
22 Fourth Street

Incorporated July 13, 1950

L. R. Bisson                      E. C. Sullivan  
*President*                      *Treasurer*

Total Assets                      \$33,584 19

**Lowell Firemens Club Credit Union**  
Ladder 1  
Lawrence Street

Incorporated December 8, 1936

J. D. McLaughlin                  J. G. O'Brien  
*President*                      *Treasurer*

Total Assets                      \$220,058 73

**\*Lowell Postal Employees Credit Union**  
Post Office  
50 Kearney Square

Incorporated February 24, 1928

S. S. Sadkowski                  J. T. Weldon  
*President*                      *Treasurer*

Total Assets                      \$27,642 80

**Lowell Rendering Employees Credit Union**  
Woburn Street

Incorporated June 27, 1934

I. J. Patterson                      S. P. Robertson  
*President*                      *Treasurer*

Total Assets                      \$39,433 32

**Northern Massachusetts Telephone Workers Credit Union**  
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton                      E. F. Scullin  
*President*                      *Treasurer*

Total Assets                      \$1,667,334 61

**LYNN****\*Brotherhood Credit Union**  
248 Summer Street

Incorporated April 23, 1934

Arthur Levine  
*President*Sam Sherman  
*Treasurer*

Total Assets . . . \$2,798,804 66

**General Electric River Works Employees  
Credit Union**  
1100 Western Avenue

Incorporated February 13, 1936

H. G. Wall  
*President*M. A. Pettée  
*Treasurer*

Total Assets . . . \$3,099,180 30

**\*Greek Community Credit Union**  
594 Essex Street

Incorporated August 24, 1955

Louis Demakes  
*President*P. N. Scangas  
*Treasurer*

Total Assets . . . \$382,550 50

**Labor Circle Credit Union**  
182 Summer Street

Incorporated July 23, 1912

H. Polansky  
*President*M. H. Strome  
*Treasurer*

Total Assets . . . \$207,836 66

**Lynn Credit Union**  
239 Summer Street

Incorporated October 29, 1926

Louis Litvack  
*President*Joseph Freedman  
*Treasurer*

Total Assets . . . \$309,450 17

**Lynn Independent Workmens Circle Credit  
Union**  
188 Summer Street

Incorporated March 7, 1927

P. A. Robinson  
*President*Herman Kogan  
*Treasurer*

Total Assets . . . \$119,947 90

**Lynn Municipal Employees Credit Union**  
City Hall  
Room 302

Incorporated July 3, 1940

G. R. Hanson  
*President*L. J. Murphy  
*Treasurer*

Total Assets . . . \$203,726 17

**Lynn Police Credit Union**  
18 Sutton Street

Incorporated March 22, 1945

J. F. Crowley  
*President*Salvatore Tuminelli  
*Treasurer*

Total Assets . . . \$192,072 47

**Lynn Postal District Employees Credit  
Union**  
Post Office Building  
Willow Street

Incorporated October 2, 1926

Donato DiVirgilio  
*President*L. A. Kennedy  
*Treasurer*

Total Assets . . . \$233,792 67

**Lynn Teachers Credit Union**  
42 Franklin Street

Incorporated February 23, 1935

R. F. Grady  
*President*Nathan Goodman  
*Treasurer*

Total Assets . . . \$86,352 96

**\*St. Jean Baptiste Credit Union**  
527 Western Avenue

Incorporated September 29, 1910

A. A. Belliveau  
*President*R. E. Gingras  
*Treasurer*

Total Assets . . . \$1,188,060 32

**\*West Lynn G. E. Employees Credit Union**  
40 Federal Street  
(West Lynn District)

Incorporated March 27, 1926

E. J. Donovan  
*President*G. W. Friberg  
*Treasurer*

Total Assets . . . \$887,791 42

**MALDEN****Bell Rock Credit Union**  
185 Salem Street

Incorporated May 28, 1945

C. M. Ross  
*President*Max Baer  
*Treasurer*

Total Assets . . . \$50,572 77

**Cosmopolitan Credit Union**  
185 Salem Street

Incorporated December 30, 1926

Joseph Kravitsky      N. J. Schneiderman  
*President*                      *Treasurer*

Total Assets      .      .      .      \$85,421 31

**Malden City Employees Credit Union**  
Central Fire Station  
Salem Street

Incorporated June 1, 1943

D. M. Ward      W. T. Barrett  
*President*                      *Treasurer*

Total Assets      .      .      .      \$91,626 52

**Malden G. & E. Employees Credit Union**  
157 Pleasant Street

Incorporated August 7, 1929

L. J. Restuccia      P. J. Cutrone  
*President*                      *Treasurer*

Total Assets      .      .      .      \$1,103,068 88

**\*Progressive Workmens Credit Union**  
366 Cross Street

Incorporated September 12, 1911

J. W. Mover      Philip Isenman  
*President*                      *Treasurer*

Total Assets      .      .      .      \$6,782,024 37

**MANSFIELD****\*Mansfield Credit Union**  
277 North Main Street

Incorporated July 26, 1916

H. A. Patriquin      B. B. Fuller  
*President*                      *Treasurer*

Total Assets      .      .      .      \$940,518 95

**MARBLEHEAD****\*V. F. W. No. 2005 Credit Union**  
Post Office Box 237

Incorporated June 23, 1932

R. A. Reed      R. W. Carlton  
*President*                      *Treasurer*

Total Assets      .      .      .      \$27,200 52

**MARLBORO****St. Mary's Parish Credit Union**  
516 Lincoln Street

Incorporated July 9, 1913

W. H. Wellen      Irene A. Toohey  
*President*                      *Treasurer*

Total Assets      .      .      .      \$118,380 81

**MAYNARD****Maynard Consumers Credit Union**  
68 Main Street

Incorporated July 12, 1948

C. M. Lerer      Martha K. Weckstrom  
*President*                      *Treasurer*

Total Assets      .      .      .      \$620,773 93

**MEDFORD****\*Medford Municipal Employees Credit Union**  
City Hall  
Room 101

Incorporated June 1, 1936

J. V. Moriarty      E. C. Babcock  
*President*                      *Treasurer*

Total Assets      .      .      .      \$364,598 84

**MEDWAY****Medway Credit Union**  
73 Village Street

Incorporated February 10, 1927

Charles Levine      Samuel Liss  
*President*                      *Treasurer*

Total Assets      .      .      .      \$33,629 93

**MIDDLEBORO****Nemasket Credit Union**  
Plymouth Shoe Company  
191 Center Street

Incorporated August 17, 1937

Marjorie E. Baker      J. V. Einstein, Jr.  
*President*                      *Treasurer*

Total Assets      .      .      .      \$39,326 56



**MILFORD****Milford Credit Union**  
49 Pine Street

Incorporated April 28, 1927

Jacob Wyzan                      William Harris  
*President*                      *Treasurer*

Total Assets                      \$18,987 65

**MILLBURY****\*High Carbon Credit Union**  
**New England High Carbon Wire Company**  
50 Howe Avenue

Incorporated March 14, 1941

Oliver Richard                      G. F. Wade  
*President*                      *Treasurer*

Total Assets                      \$217,862 55

**\*Millbury Credit Union**  
50 Main Street

Incorporated June 20, 1934

M. M. Thornburg                      R. N. Kenary  
*President*                      *Treasurer*

Total Assets                      \$2,011,675 27

**Worcester Teachers Credit Union**  
6 Church Street

Incorporated March 2, 1934

Helen R. Harney                      Mary E. Shay  
*President*                      *Treasurer*

Total Assets                      \$226,116 97

**NEEDHAM****\*Needham School Employees Credit Union**  
Needham High School  
Webster Street

Incorporated December 7, 1961

K. A. West                      J. A. Osgood  
*President*                      *Treasurer*

Total Assets                      \$7,450 10

**NEW BEDFORD****Aerovox Employees Credit Union**  
**Aerovox Corporation**  
740 Belleville Avenue

Incorporated July 1, 1941

T. P. Richards                      H. L. Mohel  
*President*                      *Treasurer*

Total Assets                      \$254,263 46

**\*Citizens Credit Union**  
256 Union Street

Incorporated November 27, 1937

Theodore Pageotte                      Barbara M. W. Silva  
*President*                      *Treasurer*

Total Assets                      \$435,027 49

**Continental Employees Credit Union**  
**Continental Screw Company**  
459 Mt. Pleasant Street

Incorporated January 5, 1938

J. R. Gordon                      C. H. Wardwell  
*President*                      *Treasurer*

Total Assets                      \$442,561 59

**New Bedford Gas & Edison Light Company**  
**Employees Credit Union**  
271 South Water Street

Incorporated May 14, 1926

E. W. Cole                      R. E. Nolan  
*President*                      *Treasurer*

Total Assets                      \$326,417 71

**New Bedford Municipal Employees Credit Union**  
868 Pleasant Street

Incorporated November 17, 1932

W. E. Cobb                      S. A. Mitchell  
*President*                      *Treasurer*

Total Assets                      \$518,104 04

**New Bedford Postal Employees Credit Union**  
695 Pleasant Street

Incorporated September 18, 1926

B. L. Messier                      J. W. Connolly  
*President*                      *Treasurer*

Total Assets                      \$81,172 94

**Press Radio Credit Union**  
**The Standard-Times**  
Pleasant and Market Streets

Incorporated September 16, 1939

J. T. Mosher                      Manuel Homem, Jr.  
*President*                      *Treasurer*

Total Assets                      \$40,344 50

**Revere Copper & Brass Employees Credit Union**  
**24 North Front Street**

Incorporated April 9, 1937

M. E. Whiteside <i>President</i>	William Higgins, Jr. <i>Treasurer</i>
Total Assets	\$486,358 55

**\*St. Anne Credit Union**  
**43 Rodney French Boulevard**

Incorporated August 3, 1911

H. E. Thivierge <i>President</i>	Ulysse Auger <i>Treasurer</i>
Total Assets	\$1,089,618 56

**Southern Massachusetts Telephone Workers Credit Union**  
**390 Acushnet Avenue**

Incorporated November 8, 1922

C. B. Ellis <i>President</i>	J. A. LaBrose <i>Treasurer</i>
Total Assets	\$1,390,141 07

**U-Strayco Credit Union**  
**Union Street Railway Company**  
**145 Middle Street**

Incorporated August 25, 1938

William Beauregard <i>President</i>	L. M. Walker <i>Treasurer</i>
Total Assets	\$143,623 09

**NEWBURYPORT**

**Newburyport Credit Union**  
**Community Center**  
**Washington Street**

Incorporated February 5, 1934

Norman Espovich <i>President</i>	David Harnch <i>Treasurer</i>
Total Assets	\$13,525 30

**Towle Employees Credit Union**  
**Towle Manufacturing Company**  
**260 Merrimac Street**

Incorporated January 3, 1952

W. A. Smith <i>President</i>	J. F. Swasey, Jr. <i>Treasurer</i>
Total Assets	\$101,930 58

**NEWTON**

**Eastnco Employees Credit Union**  
**Eastern Industries, Incorporated**  
**15 Riverdale Avenue**

Incorporated May 24, 1956

P. D. Gillis <i>President</i>	E. J. Wright <i>Treasurer</i>
Total Assets	\$9,917 62

**Newton Municipal Credit Union**  
**City Hall**  
**1000 Commonwealth Avenue**

Incorporated May 8, 1941

Philip Purcell <i>President</i>	W. H. Fitzgerald <i>Treasurer</i>
Total Assets	\$134,115 01

**Newton Teachers Credit Union**  
**40 Elm Road**  
**(Newtonville District)**

Incorporated February 19, 1937

M. B. Gradone <i>President</i>	D. B. Mitchell <i>Treasurer</i>
Total Assets	\$25,922 46

**NORTH ADAMS**

**\*Hoosac Employees Credit Union**  
**Hoosac Mills Corporation**  
**234 Union Street**

Incorporated May 10, 1949

Clarence Cote <i>President</i>	A. E. Elmer <i>Treasurer</i>
Total Assets	\$55,973 76

**\*Sprague Electric Credit Union**  
**87 Marshall Street**

Incorporated June 24, 1940

J. D. O'Brien <i>President</i>	R. E. Armitage <i>Treasurer</i>
Total Assets	\$1,921,357 18

**NORTHBRIDGE**

**\*K B Credit Union**  
**Kupfer Brothers Company**  
**Riverdale Street**

Incorporated May 25, 1942

George Lemoine, Jr. <i>President</i>	F. L. Eden <i>Treasurer</i>
Total Assets	\$88,648 02

**\*W. M. W. Credit Union**  
**Whitin Machine Works**  
**Main Street**  
**(Whitinsville District)**

Incorporated February 2, 1932

H. K. Anderson <i>President</i>	H. S. Crawford <i>Treasurer</i>
Total Assets . . . .	\$1,003,317 65

**NORTON**

**Fernandes Employees Credit Union**  
**Fernandes Super Markets, Inc.**  
**West Main Street**

Incorporated September 11, 1963

E. G. Bedard <i>President</i>	A. D. G. Silva <i>Treasurer</i>
Total Assets . . . .	\$30,603 12

**NORWOOD**

**\*M and N Employees Credit Union**  
**Nahatan Street**

Incorporated August 1, 1958

H. J. Belyea <i>President</i>	R. D. Mahoney <i>Treasurer</i>
Total Assets . . . .	\$145,483 50

**\*Marrud Employees Credit Union**  
**1450 Boston Providence Turnpike**

Incorporated April 18, 1962

H. J. Bernstein <i>President</i>	B. F. Kushner <i>Treasurer</i>
Total Assets . . . .	\$14,338 57

**Neponset Valley Postal Employees**  
**Credit Union**  
**Room 204, Post Office Building**

Incorporated November 24, 1958

O. L. Hough <i>President</i>	R. E. Barry <i>Treasurer</i>
Total Assets . . . .	\$51,125 35

**Norwood School Employees Credit Union**  
**Administration Building**  
**Corner Walpole and Elliot Streets**

Incorporated September 29, 1934

Robert Fox <i>President</i>	Elizabeth V. Syverson <i>Treasurer</i>
Total Assets . . . .	\$49,831 91

**Plimpton Credit Union**  
**Plimpton Press**  
**Lenox Street**

Incorporated August 19, 1927

H. L. Orlta <i>President</i>	P. A. Woodward <i>Treasurer</i>
Total Assets . . . .	\$444,062 36

**ORANGE**

**Orange Credit Union**  
**17 East Main Street**

Incorporated May 29, 1952

J. A. Tepper <i>President</i>	Robert Plotkin <i>Treasurer</i>
Total Assets . . . .	\$584,518 08

**PALMER**

**Elco Club Credit Union**  
**Central Massachusetts Electric Company**  
**465 North Main Street**

Incorporated January 2, 1951

A. A. Arsenault <i>President</i>	A. T. Minns <i>Treasurer</i>
Total Assets . . . .	\$170,912 15

**\*General Package Credit Union**  
**Diamond National Corp.**  
**Church Street**

Incorporated September 27, 1957

D. T. Daniele <i>President</i>	T. R. Yule <i>Treasurer</i>
Total Assets . . . .	\$211,232 66

**\*Wick-Spring Employees Credit Union**  
**Springfield Road**

Incorporated December 31, 1937

P. F. Camyre, Sr. <i>President</i>	Margaret E. Hickey <i>Treasurer</i>
Total Assets . . . .	\$114,305 50

**PEABODY**

**\*A. C. Lawrence Employees Credit Union**  
**10-18 Sawyer Street**

Incorporated December 20, 1934

Peter Micalchuck <i>President</i>	W. G. Noonan <i>Treasurer</i>
Total Assets . . . .	\$291,276 09

**Hellenic Credit Union**  
12 Peabody Square

Incorporated July 8, 1938

C. M. Zolotas                      Christ Decoulas  
*President*                              *Treasurer*

Total Assets                      \$497,941 97

**Luso-American Credit Union**  
21 Shamrock Street

Incorporated November 30, 1960

J. C. Silva                          A. R. Faria  
*President*                              *Treasurer*

Total Assets                      \$116,457 21

**Popular Credit Union**  
116 Main Street

Incorporated December 15, 1926

David Rosenfelt                      Saul Tanzer  
*President*                              *Treasurer*

Total Assets                      \$52,174 40

**PITTSFIELD****Berkshire Credit Union**  
235 East Street

Incorporated August 10, 1927

James Weisberg                      Leon Siegel  
*President*                              *Treasurer*

Total Assets                      \$92,356 96

**\*Eagle Credit Union**  
33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier                          A. L. Owens  
*President*                              *Treasurer*

Total Assets                      \$56,406 73

**\*EPCO Employees Credit Union**  
Eaton Paper Corporation  
75 South Church Street

Incorporated June 9, 1961

J. H. King                              Marion R. Mitchell  
*President*                              *Treasurer*

Total Assets                      \$72,392 63

**\*Pittsfield G. E. Employees Credit Union**  
100 Woodlawn Avenue  
Building 43-267

Incorporated January 4, 1935

R. A. Sullivan                          P. C. Theilig  
*President*                              *Treasurer*

Total Assets                      \$3,951,464 22

**Pittsfield Postal Employees Credit Union**  
Allen & Fenn Streets

Incorporated February 24, 1928

T. H. Doyle                          A. J. Sangiovanni  
*President*                              *Treasurer*

Total Assets                      \$15,362 85

**Pittsfield Teachers Credit Union**  
Plunkett School  
Fenn Street

Incorporated May 17, 1939

C. J. McMahon                          A. W. Harvey  
*President*                              *Treasurer*

Total Assets                      \$296,197 01

**PLYMOUTH****Plymouth Cordage Credit Union**  
Court Street

Incorporated November 13, 1928

R. S. Bailey                          J. A. Smith  
*President*                              *Treasurer*

Total Assets                      \$580,947 36

**QUINCY****IILSNEC Credit Union**  
Industrial Luncheon Service  
440 Hancock Street

Incorporated February 15, 1951

L. B. Rosen                          Gilbert Rosenberg  
*President*                              *Treasurer*

Total Assets                      \$46,605 51

**Pneumatic Credit Union**  
Pneumatic Scale Corporation  
65 Newport Avenue  
(North Quincy District)

Incorporated April 10, 1940

H. A. Paul, Jr.                          R. A. Hutchins  
*President*                              *Treasurer*

Total Assets                      \$673,398 69

**Presidents City Credit Union**  
1458 Hancock Street

Incorporated November 6, 1940

C. R. Creighton                          Antone Pacheco  
*President*                              *Treasurer*

Total Assets                      \$66,706 23

**QUINCY****\*Quincy EMSR Credit Union**  
Eastern Massachusetts Street Railway  
954 Hancock Street

Incorporated April 17, 1945

B. T. Dembro	H. W. Behn
<i>President</i>	<i>Treasurer</i>
Total Assets	\$91,497 67

**\*Quincy Municipal Credit Union**  
40 Quincy Avenue

Incorporated August 4, 1937

J. E. Walsh	T. F. Maloney
<i>President</i>	<i>Treasurer</i>
Total Assets	\$572,274 75

**\*Quinwey Credit Union**  
1 Cliveden Street

Incorporated June 6, 1950

R. E. Laneau	J. W. Gunville
<i>President</i>	<i>Treasurer</i>
Total Assets	\$259,345 45

**\*Wollaston Credit Union**  
622 Hancock Street  
(Wollaston District)

Incorporated July 19, 1948

W. A. Anderson	Milton Biller
<i>President</i>	<i>Treasurer</i>
Total Assets	\$1,249,030 71

**RANDOLPH****\*Randolph Credit Union**  
1064 North Main Street

Incorporated October 31, 1960

J. J. Concannon	J. W. Marotta
<i>President</i>	<i>Treasurer</i>
Total Assets	\$134,349 81

**REVERE****Revere Firefighters Credit Union**  
400 Broadway

Incorporated April 8, 1957

R. A. Lanzo	E. J. Cerulli
<i>President</i>	<i>Treasurer</i>
Total Assets	\$30,318 12

**\*Shirley Credit Union**  
111 Shirley Avenue

Incorporated November 13, 1952

C. W. Ginesky	Sidney Dubchansky
<i>President</i>	<i>Treasurer</i>
Total Assets	\$1,079,490 51

**ROCKLAND****\*Rockland Credit Union**  
241 Union Street

Incorporated January 23, 1922

Abraham Lelyveld	J. V. Forti
<i>President</i>	<i>Treasurer</i>
Total Assets	\$6,790,124 30

**SALEM****Northshore Credit Union**  
205 Washington Street

Incorporated June 4, 1936

R. P. Richardson	D. W. Martin
<i>President</i>	<i>Treasurer</i>
Total Assets	\$408,630 19

**\*St. Joseph Credit Union of Salem**  
3 Harbor Street

Incorporated June 1, 1926

E. J. Dionne	J. A. Foisy
<i>President</i>	<i>Treasurer</i>
Total Assets	\$2,590,768 64

**Salem Credit Union**  
140 Washington Street  
Room 207

Incorporated May 16, 1913

David Berman	Harry Foster
<i>President</i>	<i>Treasurer</i>
Total Assets	\$147,936 01

**\*Salem Italian American Credit Union**  
24 Endicott Street

Incorporated December 1, 1953

R. A. Giuggio	Domenico Mizzi
<i>President</i>	<i>Treasurer</i>
Total Assets	\$98,974 53



**Sylvania Employees Credit Union**  
211 Washington Street

Incorporated February 14, 1921

F. P. Kelleher  
*President*

C. A. Powers  
*Treasurer*

Total Assets . . . \$1,970,407 51

**SAUGUS**

**\*Saugus Credit Union**  
448 Lincoln Avenue

Incorporated January 14, 1938

J. L. Goding  
*President*

J. V. Spencer  
*Treasurer*

Total Assets . . . \$836,274 81

**SHARON**

**\*Sharon Credit Union**  
50 South Main Street

Incorporated May 9, 1956

L. M. Plonsky  
*President*

Irving Glaser  
*Treasurer*

Total Assets . . . \$75,414 21

**SHIRLEY**

**Samson Cordage Employees Credit Union**  
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin  
*President*

Arthur Thomas  
*Treasurer*

Total Assets . . . \$11,541 43

**SOMERSET**

**\*Somerset Community Credit Union**  
1166 County Street

Incorporated July 10, 1936

Philip Peneault  
*President*

O. C. Perry, Jr.  
*Treasurer*

Total Assets . . . \$1,813,952 07

**SOMERVILLE**

**Bowker Employees Credit Union**  
37 Medford Street

Incorporated December 23, 1953

M. J. Balboni  
*President*

F. N. Babb  
*Treasurer*

Total Assets . . . \$23,292 69

**Colasso Credit Union**  
Columbus Association, Incorporated  
9 Ward Street

Incorporated June 16, 1938

R. E. Valentino  
*President*

Patsy Vaudo  
*Treasurer*

Total Assets . . . \$165,971 27

**\*The Porter Employees Credit Union**  
74 Foley Street

Incorporated July 2, 1956

W. J. McCarthy  
*President*

D. R. Blanchard  
*Treasurer*

Total Assets . . . \$120,457 65

**Swift Employees Credit Union**  
7 Medford Street

Incorporated May 15, 1959

F. J. Harold  
*President*

Edward Azar  
*Treasurer*

Total Assets . . . \$124,500 48

**SOUTHBRIDGE**

**\*Southbridge Credit Union**  
277 Main Street

Incorporated March 8, 1938

V. P. Tetreault  
*President*

Ernest Fontaine  
*Treasurer*

Total Assets . . . \$3,315,589 67

**SPRINGFIELD**

**\*Alaco Credit Union**  
34 Front Street  
(Indian Orchard District)

Incorporated October 2, 1958

R. L. Simchak  
*President*

F. B. Connor  
*Treasurer*

Total Assets . . . \$141,711 29

**SPRINGFIELD****\*American Bosch Credit Union**  
3664 Main Street

Incorporated July 3, 1929

G. H. Barker  
*President*R. G. Mansur  
*Treasurer*

Total Assets . . . \$1,571,436 07

**\*Buxton Employees Credit Union**Buxton, Incorporated  
265 Main Street  
(Agawam District)

Incorporated December 9, 1949

F. J. Arnold  
*President*Marilyn M. Dumais  
*Treasurer*

Total Assets . . . \$609,629 63

**\*The Chapman Valve Credit Union**  
176 Pinevale Street  
(Indian Orchard District)

Incorporated February 6, 1928

C. A. McCurry  
*President*E. C. Brunelle  
*Treasurer*

Total Assets . . . \$1,086,441 52

**Cheney Bigelow Credit Union**  
417 Liberty Street

Incorporated July 3, 1929

A. W. Cowles  
*President*E. L. Register  
*Treasurer*

Total Assets . . . \$68,994 03

**\*C L U Credit Union**  
26 Willow Street

Incorporated March 19, 1964

J. P. McCarthy, Jr.  
*President*J. C. Anderson  
*Treasurer*

Total Assets . . . \$20,869 14

**\*Diamond Match Employees Credit Union**  
125 Paridon Street

Incorporated November 6, 1940

R. L. Lynch  
*President*L. N. Brown  
*Treasurer*

Total Assets . . . \$149,524 57

**Embeco Credit Union**  
74 Park Street

Incorporated September 17, 1954

R. L. Cobb  
*President*A. J. Yodlowski  
*Treasurer*

Total Assets . . . \$313,541 06

**\*John H. Breck Employees Credit Union**  
1341 Main Street

Incorporated March 4, 1947

J. P. McDonnell  
*President*D. W. Lally, Jr.  
*Treasurer*

Total Assets . . . \$456,296 97

**Kelko Credit Union**  
**P. P. Kellogg Company**  
21 Cypress Street

Incorporated March 6, 1941

G. C. BurrIDGE  
*President*J. E. Kazalski  
*Treasurer*

Total Assets . . . \$628,237 63

**Maccabean Pythian Credit Union**  
1694 Main Street

Incorporated July 8, 1940

Marshall Later  
*President*Jack Smith  
*Treasurer*

Total Assets . . . \$22,235 69

**Massachusetts Mutual Employees**  
**Credit Union**  
1295 State Street

Incorporated June 28, 1962

Ralston Stone  
*President*M. H. Bennett  
*Treasurer*

Total Assets . . . \$613,734 53

**Monsanto Plastics Credit Union**  
812 Monsanto Avenue  
(Indian Orchard District)

Incorporated November 12, 1937

A. P. Kielbania  
*President*Norman Mathew  
*Treasurer*

Total Assets . . . \$2,720,627 67

**\*Powers Paper Employees Credit Union**  
149 Wason Avenue

Incorporated September 27, 1955

H. N. Bilodeau  
*President*S. R. Braun  
*Treasurer*

Total Assets . . . \$20,085 31

**\*Railway Express Credit Union**  
31 Liberty Street

Incorporated March 17, 1955

T. F. Albert  
*President*D. J. Votava  
*Treasurer*

Total Assets . . . \$16,559 07

**Setco Credit Union**  
**Standard Electric Time Company**  
89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian  
*President*Pearl W. Easton  
*Treasurer*

Total Assets . . . \$181,541 53

**\*Spasco Credit Union**  
124 Switzer Avenue

Incorporated November 20, 1962

R. T. Boland                      E. E. Beck, Jr.  
*President*                      *Treasurer*

Total Assets                      \$18,048 50

**Springfield Armory Credit Union**  
Federal Street

Incorporated May 17, 1940

J. T. Caulfield                      D. J. Walsh  
*President*                      *Treasurer*

Total Assets                      \$507,944 04

**Springfield FCA Employees Credit Union**  
Farm Credit Administration  
310 State Street

Incorporated June 12, 1934

Loretta D. Balser                      O. B. Anderson  
*President*                      *Treasurer*

Total Assets                      \$106,288 65

**\*Springfield Franco-American Credit Union**  
162 Broadway

Incorporated April 15, 1930

A. L. Dubois                      Anna M. Ratell  
*President*                      *Treasurer*

Total Assets                      \$126,746 87

**\*Springfield, Mass. Municipal Employees Credit Union**  
158 Broadway

Incorporated March 2, 1927

D. F. Connelly                      W. E. Hurley  
*President*                      *Treasurer*

Total Assets                      \$1,644,086 26

**\*Springfield, Mass. Post Office Employees Credit Union**  
436 Dwight Street

Incorporated April 27, 1923

C. E. Souliere                      T. A. Clune  
*President*                      *Treasurer*

Total Assets                      \$516,404 81

**\*Springfield-Monarch Employees Credit Union**  
1250 State Street

Incorporated June 10, 1959

A. R. Tetrault                      P. M. Dick  
*President*                      *Treasurer*

Total Assets                      \$329,797 56

**\*Springfield Street Railway Employees Credit Union**  
2811 Main Street

Incorporated November 6, 1926

H. S. Valliere                      T. E. O'Donnell  
*President*                      *Treasurer*

Total Assets                      \$362,489 42

**Springfield Teachers Credit Union**  
High School of Commerce  
427 State Street

Incorporated October 5, 1929

H. E. Drewes                      A. J. Serafino, Jr.  
*President*                      *Treasurer*

Total Assets                      \$1,102,283 28

**\*Westco Credit Union**  
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts                      C. A. Caron  
*President*                      *Treasurer*

Total Assets                      \$965,989 69

**\*Western Massachusetts Telephone Workers Credit Union**  
295 Worthington Street

Incorporated July 20, 1922

J. E. H. Gamlin                      E. E. Kelly  
*President*                      *Treasurer*

Total Assets                      \$3,145,410 83

**SWAMPSCOTT**

**Leon E. Abbott Post No. 57 (3) Credit Union**  
89 Burrill Street

Incorporated August 27, 1931

W. F. Jones                      R. M. Leonard  
*President*                      *Treasurer*

Total Assets                      \$10,814 88

**TAUNTON**

**Adams Post Credit Union**  
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard                      J. T. McDonald  
*President*                      *Treasurer*

Total Assets                      \$64,144 47

**Taunton Postal Employees Credit Union**  
Post Office Square

Incorporated May 24, 1928

J. H. O'Keefe                      S. J. Skwato  
*President*                      *Treasurer*

Total Assets                      \$44,093 63

**WAKEFIELD**

**\*Amlico Credit Union**  
**American Mutual Liability**  
**Insurance Company**  
**Quannapowitt Parkway**

Incorporated May 11, 1942

R. A. Burnham                      H. J. McKeon  
*President*                              *Treasurer*

Total Assets                      \$298,603 58

**L. B. Evans Employees Credit Union**  
**27 Water Street**

Incorporated August 8, 1939

F. E. Daley                          A. M. Perkins  
*President*                              *Treasurer*

Total Assets                      \$138,157 22

**WALPOLE**

**H and V Credit Union**  
**Hollingsworth & Vose**  
**112 Washington Street**  
**(East Walpole District)**

Incorporated August 23, 1939

R. D. Parsons                      Hazel C. Whitney  
*President*                              *Treasurer*

Total Assets                      \$124,041 84

**Kendall Mills Credit Union**  
**The Kendall Company**  
**Fiber Products Division**  
**West Street**

Incorporated September 12, 1930

E. H. Peterson                      Fred Burkel  
*President*                              *Treasurer*

Total Assets                      \$136,598 42

**\*Neponset Credit Union**  
**Bird & Sons, Incorporated**  
**Off Washington Street**  
**(East Walpole District)**

Incorporated October 5, 1915

Hilda M. Rafuse                      Velma M. Cobb  
*President*                              *Treasurer*

Total Assets                      \$2,975,746 87

**Walpole Municipal Employees Credit Union**  
**Stone Street**

Incorporated November 23, 1938

Marion L. Kambour                      J. J. Buckley  
*President*                              *Treasurer*

Total Assets                      \$70,339 50

**WALTHAM**

**\*Clevite Transistor Employees Credit Union**  
**200 Smith Street**

Incorporated May 23, 1961

Laurance Dosh                      F. X. Kilmurray  
*President*                              *Treasurer*

Total Assets                      \$72,499 27

**\*Grover Cronin Credit Union**  
**221 Moody Street**

Incorporated August 24, 1943

P. M. Larkin                          Mary A. Conlon  
*President*                              *Treasurer*

Total Assets                      \$366,991 63

**\*Middlesex Carmens Credit Union**  
**1020 Main Street**

Incorporated November 22, 1946

R. J. Breslin                          L. M. Noonan  
*President*                              *Treasurer*

Total Assets                      \$242,796 65

**\*Raytheon Employees Credit Union**  
**Foundry Avenue**

Incorporated January 11, 1945

P. L. Gatchell                          Carl Dentler  
*President*                              *Treasurer*

Total Assets                      \$4,461,479 54

**Waltham Municipal Employees Credit Union**  
**175 Lexington Street**

Incorporated June 29, 1949

E. A. Cloonan                          P. B. O'Mara  
*President*                              *Treasurer*

Total Assets                      \$146,941 98

**WATERTOWN**

**\*Arsenal Employees Credit Union**  
**Watertown Arsenal**  
**Arsenal Street**

Incorporated March 12, 1940

T. S. Spack                          F. J. Cusick, Jr.  
*President*                              *Treasurer*

Total Assets                      \$322,894 42

**Watertown Municipal Credit Union**  
**Administration Building**  
**Main Street**

Incorporated April 5, 1934

Frances A. Lyons                      G. B. Wellman  
*President*                              *Treasurer*

Total Assets                      \$487,001 98

**WEBSTER****Webster Credit Union**  
262 Main Street

Incorporated January 20, 1928

C. H. Szczepanski  
*President*J. F. Mackowiak  
*Treasurer*

Total Assets . . . \$2,370,998 69

**WESTFIELD****\*Columbla Bicycle Credit Union**  
The Westfield Manufacturing Company  
1 Cycle Street

Incorporated September 13, 1956

J. J. Hibert  
*President*R. B. Huntoon  
*Treasurer*

Total Assets . . . \$247,226 66

**\*Savage Arms Employees Credit Union**  
Springdale Road

Incorporated August 15, 1946

J. A. Soltys  
*President*G. H. Fitch  
*Treasurer*

Total Assets . . . \$899,383 69

**Westfield Polish-American Credit Union**  
5 Main Street  
Room 7

Incorporated February 7, 1946

C. F. Sadowski  
*President*Rose M. Mulvenna  
*Treasurer*

Total Assets . . . \$20,758 15

**WEST SPRINGFIELD****\*Esfex Credit Union**  
26 Central Street

Incorporated April 21, 1954

E. R. Smith  
*President*H. O. Evans  
*Treasurer*

Total Assets . . . \$283,221 09

**\*General Fibre Employees Credit Union**  
Palmer Avenue

Incorporated November 6, 1944

E. D. Mattera  
*President*W. J. Geraghty  
*Treasurer*

Total Assets . . . \$123,858 51

**\*Gilbarco Employees Credit Union**  
Gilbert & Barker Manufacturing Company  
Cold Spring Avenue

Incorporated May 8, 1935

E. O. Beauvais  
*President*R. E. McCarty  
*Treasurer*

Total Assets . . . \$1,548,945 94

**\*Perkins Gear Credit Union**  
Circuit Avenue

Incorporated July 2, 1936

P. N. Varelas  
*President*J. E. Paquin  
*Treasurer*

Total Assets . . . \$90,018 58

**\*Vamco Employees Credit Union**  
221 Western Avenue

Incorporated September 26, 1963

Robert Patriquin  
*President*O. A. Paier  
*Treasurer*

Total Assets . . . \$12,324 75

**Wemelco Credit Union**  
174 Brush Hill Avenue

Incorporated August 2, 1923

F. A. Julian  
*President*C. E. Warburton  
*Treasurer*

Total Assets . . . \$1,644,425 70

**WICO Employees Credit Union**  
Wico Electric Company  
42 Phelon Avenue

Incorporated August 3, 1940

H. F. Durkee  
*President*John Cooper  
*Treasurer*

Total Assets . . . \$222,838 13

**WESTWOOD****Westwood Credit Union**  
302 High Street

Incorporated September 29, 1949

H. J. Mitchell  
*President*R. D. Randall  
*Treasurer*

Total Assets . . . \$33,978 20

**WEYMOUTH****\*Stetson Shoe Employees Credit Union**  
541 Main Street  
(South Weymouth District)

Incorporated February 20, 1935

Mary O'Malley  
*President*Walter Morrison  
*Treasurer*

Total Assets . . . \$178,039 08



**WEYMOUTH**

**Weymouth Town Employees Credit Union**  
 Town Hall  
 75 Middle Street  
 (East Weymouth District)

Incorporated May 18, 1953

Harry Christensen <i>President</i>	Mary E. Moore <i>Treasurer</i>
Total Assets	\$327,279 48

**WINCHENDON**

**\*Marquette Credit Union**  
 15 Central Street

Incorporated September 19, 1939

H. C. Girouard <i>President</i>	Vincent Buckley <i>Treasurer</i>
Total Assets	\$122,736 71

**WINTHROP**

**Beach Credit Union**  
 330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg <i>President</i>	Michael Skolnick <i>Treasurer</i>
Total Assets	\$147,843 64

**WOBURN**

**Atlantic Gelatin Credit Union**  
 Hill Street

Incorporated July 13, 1950

L. T. Orsillo <i>President</i>	A. A. King <i>Treasurer</i>
Total Assets	\$358,468 52

**Woburn Credit Union**  
 4 Federal Street

Incorporated May 2, 1955

A. A. Paleologos <i>President</i>	J. J. Moss <i>Treasurer</i>
Total Assets	\$107,204 17

**WORCESTER**

**\*C & K Employees Credit Union**  
 93 Grand Street

Incorporated January 28, 1957

A. H. Prior <i>President</i>	W. J. Leszczynski <i>Treasurer</i>
Total Assets	\$379,320 63

**Central Massachusetts Telephone Workers  
 Credit Union**  
 15 Chestnut Street

Incorporated November 8, 1922

W. J. McGrath <i>President</i>	J. F. Handlin <i>Treasurer</i>
Total Assets	\$910,405 56

**Craftsman Credit Union**  
**Parker Wire Goods Company, et al**  
 149 Washington Street

Incorporated August 12, 1942

J. E. Knipe <i>President</i>	Bruce MacDougall <i>Treasurer</i>
Total Assets	\$52,286 23

**John Bath Employees Credit Union**  
 10 Mann Street

Incorporated March 9, 1948

C. F. Whitten <i>President</i>	R. S. Kemp <i>Treasurer</i>
Total Assets	\$48,076 59

**Jonsteel Credit Union**  
**Johnson Steel & Wire Company,**  
 Incorporated  
 53 Wiser Avenue

Incorporated May 2, 1949

E. C. Swenson <i>President</i>	R. J. Reynolds <i>Treasurer</i>
Total Assets	\$123,777 12

**Morgan Employees Credit Union**  
 15 Belmont Street

Incorporated January 31, 1927

(Vacant) <i>President</i>	Esther Currie <i>Treasurer</i>
Total Assets	\$56,624 02

**Moulded Plastics Credit Union**  
 14 Hygeia Street

Incorporated January 19, 1942

L. K. Blair <i>President</i>	F. L. Graham <i>Treasurer</i>
Total Assets	\$16,060 52

**Norton Credit Union**  
**Norton Company**  
 1 New Bond Street

Incorporated October 28, 1925

R. G. Clarke <i>President</i>	G. S. Williams, Jr. <i>Treasurer</i>
Total Assets	\$527,829 72

**\*Rockwood Sprinkler Employees Credit Union**  
38 Harlow Street

Incorporated April 9, 1937

G. M. Machonis                      T. R. Ashe  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$105,045 39

**South Works Credit Union**  
**American Steel & Wire Company**  
800 Millbury Street

Incorporated April 5, 1935

V. R. Faucher                      Loretta V. King  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$1,213,147 37

**U.S.E. — Worcester Credit Union**  
**United States Envelope Company**  
**Logan Division**  
75 Grove Street

Incorporated August 15, 1957

J. E. Malley                      R. G. Medhurst  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$167,513 55

**Washburn Employees Credit Union**  
**Washburn Company**  
28 Union Street

Incorporated December 3, 1941

Edmund Robertson              Beulah B. Hocking  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$61,764 66

**Worcester Fire Department Credit Union**  
Room 226  
4 Walnut Street

Incorporated July 6, 1937

J. E. Carlson                      Wilbert Baker  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$147,019 77

**Worcester Gas Light Employees Credit Union**  
25 Quinsigamond Avenue

Incorporated July 27, 1934

J. P. Mills                      J. L. Turnan  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$148,923 67

**Worcester Police Department Credit Union**  
5 Waldo Street

Incorporated November 22, 1946

C. T. Peterson                      J. J. McKiernan  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$123,842 69

**Worcester Polish Credit Union**  
135 Millbury Street

Incorporated January 5, 1926

Frank Ciborowski              Stella A. Ciborowski  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$4,803 40

**Worcester Postal Credit Union**  
Main Post Office

Incorporated December 9, 1926

L. E. Godin                      D. F. Kelly  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$224,079 99

**Worcester Public Works Credit Union**  
20 East Worcester Street

Incorporated May 25, 1943

C. B. Hardy                      T. M. Wickman  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$52,953 33

**Worcester Thompson Credit Union**  
115 Stafford Street

Incorporated July 9, 1941

John Gabrielian              Walter Misilo  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$69,719 43

**Worcester Wire Works Employees Credit Union**  
70 James Street

Incorporated January 26, 1937

J. S. Borko                      M. E. Anderson  
*President*                              *Treasurer*

Total Assets                      .                      .                      .                      \$119,512 09



ABSTRACTS OF THE ANNUAL REPORTS  
OF  
CREDIT UNIONS  
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,  
SHOWING  
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,  
AND OTHER INFORMATION  
AS OF  
THE CLOSE OF BUSINESS JUNE 30, 1964

LOCATION AND NAME (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>ACTON</b>							
T. I. C. Employees . . .	74,227	-	6,091	3,715	-	186	84,219
<b>ACUSHNET</b>							
Acushnet Process Employees . . . . .	114,680	-	396,747	7,656	-	69,178	588,261
<b>AMESBURY</b>							
Amesbury Franco-American	215,647	784,428	155,211	46,931	10,920	1,634	1,214,771
<b>ASHLAND</b>							
Fenwal . . . . .	76,876	-	178,508	7,648	-	665	263,697
Lombard Governor . . .	1,109	-	15,000	1,941	-	-	18,050
<b>ATHOL</b>							
Athol . . . . .	1,052,076	2,334,021	1,787,205	159,939	-	5,187	5,338,428
<b>ATTLEBORO</b>							
Sisalkraft . . . . .	103,496	53,141	74,048	8,817	-	155	239,657
<b>AUBURN</b>							
Lodding Employees . . .	46,584	-	39,385	1,438	-	-	87,407
Worcester Rendering Employees . . . . .	2,922	-	74	235	-	132	3,363
<b>BARRE</b>							
Barwoolco . . . . .	70,996	83,941	146,151	8,594	-	-	309,682
<b>BEDFORD</b>							
Mitre Employees . . . .	665,699	-	254,179	4,039	-	482	924,399
<b>BEVERLY</b>							
Beverly Investment . . .	18,027	-	28,113	6,258	-	-	52,398
Beverly Municipal . . .	331,658	-	70,636	3,276	-	-	405,570
Rantoul . . . . .	111,239	-	33,348	9,452	-	-	154,039
<b>BOSTON</b>							
AFL-CIO Postal Clerks . .	43,426	-	75	2,147	-	-	45,648
Allis-Chalmers . . . . .	192,562	-	62,208	7,255	-	-	262,025
Alpha . . . . .	54,785	-	41,938	2,757	-	-	99,480
American Chapels . . . .	174,664	-	92,595	24,897	-	1,018	293,174
Armour-Chamberlain . . .	60,356	-	27,000	17,154	-	180	104,690
B C G Employees . . . .	945,687	131,448	105,069	23,747	-	1,966	1,207,917
Ber Ditcher . . . . .	19,687	-	-	1,517	-	-	21,204
B L H Employees . . . .	123,619	-	70,925	12,445	-	14	207,003
Blue Hill . . . . .	1,629,687	4,617,030	3,254,285	231,803	80,127	-	9,812,932
Borisaver . . . . .	61,938	-	17,000	6,034	-	181	85,153
Boston American Composing Room . . . .	20,574	-	1,252	1,496	-	-	23,322



Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
64,755	-	3,171	16,251	42	4¼	186	-	177
536,411	-	-	51,417	433	5	1,161	-	359
1,001,564	62,849	12,527	132,978	4,853	4¼	1,641	437	600
238,956	-	-	24,532	209	5½	533	-	198
15,724	-	-	2,010	316	3½	77	-	13
4,676,434	-	61,222	590,183	10,589	4⅞	5,494	-	1,834
209,269	-	-	28,216	2,172	5⅞	365	-	189
76,654	-	-	10,752	1	4 7/10	119	-	79
2,334	-	-	1,029	-	-	25	-	12
268,319	-	-	39,801	1,562	4	358	-	158
764,291	-	-	149,661	10,447	4¾	1,402	-	788
28,966	3,375	-	20,016	41	4	159	52	39
370,172	-	-	35,277	121	4½	641	-	535
140,675	-	-	13,360	4	4¾	497	-	283
42,896	-	-	2,330	422	5	346	-	238
225,327	-	-	35,763	935	4¼	510	-	325
90,120	-	-	9,353	7	4	372	-	167
235,764	-	5,076	51,049	1,285	4½	818	-	426
67,183	-	22,579	14,542	386	4½	349	-	181
937,435	-	-	270,471	11	4¼	1,855	-	1,336
15,700	-	-	5,502	2	-	78	-	52
183,329	-	-	23,060	614	5	412	-	247
8,646,463	2,297	157,502	927,994	78,676	4.0625	7,984	15	1,970
75,078	-	-	10,009	66	4	158	-	99
18,424	-	-	4,777	121	3½	158	-	97

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BOSTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Boston & Albany Employees . . . . .	742,330	468,478	1,310,095	94,157	-	1,484	2,616,544
Boston & Maine Railroad Employees . . . . .	526,974	-	1,356,494	163,452	-	30,238	2,077,158
Boston Arbeiter Ring . . . . .	34,677	-	-	3,052	-	-	37,729
Boston Edison Employees . . . . .	1,722,179	-	619,848	89,730	-	1,323	2,433,080
Boston Firefighters . . . . .	1,585,255	902,998	140,852	39,877	-	-	2,668,982
Boston Globe Employees . . . . .	231,562	-	10,839	60,160	-	-	302,561
Boston I. R. A. Employees . . . . .	23,239	-	5,202	4,090	-	-	32,531
Boston Post Office Employees . . . . .	823,564	51,830	49,431	32,974	-	4,434	962,233
Boston Progressive . . . . .	411,600	376,932	219,208	100,896	28,076	8,512	1,145,224
Boston Railway Mail Employees . . . . .	142,066	-	20,922	7,498	-	-	170,486
Boston Shell . . . . .	153,643	-	33,115	6,971	-	-	193,729
Boston Taxi Drivers Association . . . . .	6,978	-	-	2,663	-	2,330	11,971
Boston University Employees . . . . .	318,000	-	262,463	20,537	-	3,892	604,892
Boston USCSC Employees . . . . .	32,670	-	18,284	3,928	-	77	54,959
Brighton-Allston . . . . .	79,598	-	9,914	147	-	273	89,932
Cabot Boston . . . . .	302,503	97,275	140,319	19,869	-	1,303	561,269
City . . . . .	14,842	12,358	43,062	5,521	-	108	75,891
City of Boston Employees . . . . .	3,647,478	-	1,781,307	80,749	-	-	5,509,534
Colonial Employees . . . . .	53,396	-	21,781	4,694	-	174	80,045
Columbus . . . . .	7,625	-	15,501	2,900	-	-	26,026
Consumers . . . . .	91,217	-	26,596	15,719	-	563	134,095
Corenco Employees . . . . .	4,031	-	224	1,073	-	95	5,423
†Dorchester . . . . .	-	-	173	4,666	-	10	4,849
Dorchester Browning . . . . .	39,221	-	-	6,465	-	-	45,686
Eaton . . . . .	73,668	1,949	23,287	9,020	-	396	108,320
Emblem . . . . .	115,431	-	111,520	9,226	-	-	236,177
Federal . . . . .	78,781	-	30,379	3,963	-	165	113,288
Federation . . . . .	87,259	-	-	4,977	-	256	92,492
Filene . . . . .	384,478	186,752	677,613	39,996	-	667	1,289,506
Firefundic . . . . .	15,172	-	8,015	3,263	-	50	26,500
Forty Associates . . . . .	37,830	-	30,272	1,935	-	-	70,037
Freedom House . . . . .	4,548	-	2,311	774	-	-	7,633
Friendship, The . . . . .	67,415	-	7,842	4,125	-	-	79,382
Geneva . . . . .	36,188	-	8,556	4,826	-	51	49,621
Gilco . . . . .	28,875	-	74,418	11,405	-	1,242	115,940
Glenway . . . . .	7,023	-	-	533	-	22	7,578
Glodel . . . . .	36,547	-	2,234	5,993	-	-	44,774
Greyhound Employees . . . . .	50,394	-	4,924	3,737	-	145	59,200
Gulf Boston . . . . .	36,975	-	11,081	119	-	200	48,375
Harbor Village . . . . .	15,330	-	2,033	199	-	-	17,562
Harmony . . . . .	9,918	-	3,133	1,524	-	-	14,575
Harold . . . . .	166,953	-	27,758	17,567	-	83	212,361
Herald-Traveler Employees, The . . . . .	99,679	-	63,032	8,748	-	254	171,713
Hillside . . . . .	413,564	80,661	262,067	16,697	-	-	772,989
Howard . . . . .	69,026	-	47,966	5,794	-	-	122,786
Howco . . . . .	10,408	-	4,555	5,543	-	-	20,506
Humboldt . . . . .	69,851	-	45,173	18,620	-	-	133,644
Industrial, The . . . . .	1,188,446	208,057	179,718	15,342	-	-	1,591,563
I O S O I . . . . .	10,686	-	20,703	2,145	-	-	33,534
Jamaica Plain . . . . .	26,070	-	-	2,401	-	-	28,471
Latvian . . . . .	29,852	-	48,402	1,777	-	469	80,500
Liberal . . . . .	30,152	-	1,821	-	-	68	32,041
Liberty . . . . .	86,528	57,159	67,979	13,946	-	-	225,612
Lord Beaconsfield . . . . .	195,317	42,475	16,118	3,884	-	978	258,772

†Figures used as of last examination date, April, 1963.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,677,778	-	-	934,695	4,071	5	4,556	-	2,390
362,440	560,298	319,250	828,771	6,399	7½	3,734	1,670	1,391
24,467	-	-	13,252	10	4	185	-	94
1,922,059	214,122	-	286,341	10,558	4	3,948	1,416	2,301
2,242,122	-	68,104	358,291	465	5	2,000	-	1,754
270,425	-	1,266	27,998	2,872	4	1,329	-	529
26,107	-	-	6,421	3	4½	125	-	77
816,780	-	-	140,617	4,836	3½	5,755	-	2,921
1,018,029	13,881	23,429	86,937	2,948	3	5,492	104	1,494
136,172	-	-	25,466	8,848	4½	1,204	-	772
169,721	-	-	23,927	81	6	350	-	216
9,823	-	-	2,110	38	-	224	-	69
566,106	-	-	37,719	1,067	4½	986	-	582
47,175	-	1,540	6,220	24	4	136	-	57
78,101	-	-	11,581	250	4½	333	-	253
518,758	-	9,588	32,906	17	4½	542	-	349
67,774	-	-	7,919	198	4	152	-	42
5,075,490	-	-	433,183	861	6	11,617	-	5,771
67,773	-	-	12,066	206	4½	389	-	162
19,811	-	-	6,120	95	2	118	-	37
112,962	-	-	20,997	136	4	555	-	188
3,464	-	517	1,099	343	4½	32	-	16
4,474	-	22	353	-	-	143	-	-
36,464	-	-	9,098	124	3	157	-	85
88,172	-	-	20,118	30	5	279	-	184
198,519	-	-	37,638	20	4½	767	-	331
96,923	-	-	16,345	20	5	180	-	83
79,163	-	-	13,012	317	4½	1,066	-	614
1,143,028	-	-	143,771	2,707	4¼	2,248	-	1,018
23,340	-	-	3,160	-	5½	132	-	64
56,756	-	-	13,141	140	4½	183	-	96
6,651	88	638	169	87	-	85	1	20
67,015	-	-	12,066	301	4	254	-	126
38,920	-	-	10,495	206	4	178	-	118
9,807	55,530	33,378	17,225	-	3½	718	335	220
5,943	-	-	1,624	11	-	91	-	34
36,611	-	-	8,156	7	4½	162	-	103
56,371	-	-	2,768	61	4¾	260	-	161
33,607	-	-	14,697	71	4¾	160	-	80
12,845	-	-	3,739	978	-	354	-	202
10,421	-	-	4,145	9	4	69	-	41
177,579	-	-	34,650	132	4	512	-	323
137,231	-	-	33,010	1,472	2⅞	1,016	-	442
651,916	-	-	116,469	4,604	4½	1,163	-	428
104,384	-	-	18,338	64	4½	404	-	187
15,833	-	-	4,670	3	4	54	-	32
100,374	-	-	33,123	147	4	319	-	139
1,375,179	-	882	191,052	24,450	4¾	2,690	-	1,828
31,754	-	-	1,778	2	4½	146	-	30
21,669	-	-	6,801	1	4½	138	-	120
3,774	76,100	-	616	10	4¼	177	94	64
27,170	-	-	4,869	2	-	90	-	60
186,354	-	-	35,989	3,269	4½	542	-	203
215,168	-	-	43,325	279	4	962	-	435

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>BOSTON</b> (Continued)							
Maccabee . . . . .	51,011	-	4,778	2,278	-	80	58,146
Marillac . . . . .	32,943	-	5,659	3,087	-	-	41,690
Mascot, The . . . . .	35,103	44,510	52,000	8,597	-	591	140,801
Memorial . . . . .	40,624	-	25,000	6,156	-	3,737	75,517
Mohliwer . . . . .	160,915	21,027	33,351	12,120	-	50	227,463
Moreland . . . . .	140,209	-	5,317	10,557	-	56	156,139
Morgan Memorial . . . . .	10,383	-	13,439	17,393	-	1,029	42,244
Mortons Employees . . . . .	8,800	-	25,243	3,808	-	-	37,851
MTA Employees . . . . .	4,108,070	-	1,026,852	74,659	-	-	5,209,581
Navy Building . . . . .	238,926	10,957	59,013	22,052	-	241	331,189
Navy Yard Employees . . . . .	569,223	651,907	199,967	83,968	-	2,297	1,507,362
New Haven Railroad Employees . . . . .	2,394,043	2,650,553	1,801,722	153,418	-	1	6,999,737
Noddle Island . . . . .	487,232	713,510	110,283	38,409	-	325	1,349,759
One-Twenty . . . . .	93,235	3,149	14,885	453	-	-	111,722
Overland . . . . .	110,357	-	48,847	18,783	-	38	178,025
Plan Pressers Union Local 12 ILGWU . . . . .	140,266	-	204,325	6,432	-	200	351,223
Produce Terminal . . . . .	40,393	-	20,271	4,388	-	246	65,298
Redberry . . . . .	61,357	-	2,625	3,105	-	125	67,212
Rex . . . . .	30,098	-	4,734	6,573	-	-	41,405
R L D A . . . . .	203,169	-	121,824	24,522	-	-	349,515
Roxbury Independent Seaver . . . . .	10,719	-	174	2,489	-	-	13,382
Security Employees . . . . .	57,182	16,450	519	7,332	-	1,153	82,636
Social Service . . . . .	29,658	-	9,386	5,710	-	-	44,754
Square Deal . . . . .	205,445	-	11,971	4,761	-	213	222,390
State Employees . . . . .	409,943	985,547	763,824	39,028	-	-	2,198,342
T & H Employees . . . . .	23,788	-	14,344	3,623	-	-	41,755
Telephone Workers . . . . .	1,259,561	-	83,699	109,541	-	49	1,452,850
Thriftway . . . . .	45,146	-	43,779	11,583	-	-	100,508
T R I B . . . . .	6,190,329	-	503,110	136,823	-	2,386	6,832,648
Victory . . . . .	12,965	-	92	1,323	-	55	14,435
Wales Mfg. Co. Employees . . . . .	118,733	-	7,405	714	-	1	126,853
Washington . . . . .	32,345	-	178	-	-	-	32,523
Welcome . . . . .	10,110	-	5,101	955	-	70	16,236
Welfare . . . . .	55,619	-	47,825	4,846	-	-	108,290
Whitson, The . . . . .	24,303	-	3,884	4,403	-	-	32,590
Zaslav Volin . . . . .	31,819	-	17,954	6,711	-	-	56,484
	117,202	106,785	63,532	30,789	-	-	318,308
	51,326	-	30,491	19,668	-	60	101,545
<b>BRAINTREE</b>							
Walworth . . . . .	16,767	-	73,623	1,451	-	-	91,841
<b>BRIDGEWATER</b>							
Bridgewater . . . . .	527,501	494,786	230,180	79,965	20,740	3,717	1,356,889
<b>BROCKTON</b>							
Barbourwelt . . . . .	18,468	-	19,500	2,503	-	-	40,471
Brockton . . . . .	1,836,638	2,710,600	466,294	55,990	47,490	138	5,117,150
Brockton Brotherhood . . . . .	595,682	660,253	165,079	47,191	-	122	1,468,327
Brockton EMSR . . . . .	62,320	23,514	6,475	1,756	-	4,939	99,004
Brockton Firemens . . . . .	51,020	-	103,492	9,022	-	-	163,534
Brockton Postal Employees . . . . .	127,785	-	41,923	11,915	-	-	181,623
Brockton Taunton Gas Employees . . . . .	32,480	-	94,815	4,468	-	-	131,763

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
40,191	-	-	17,119	836	4½	217	-	132
37,390	-	-	4,282	18	4½	174	-	111
115,552	-	-	25,185	64	3¾	363	-	96
62,830	-	-	12,681	6	4½	252	-	134
187,483	-	-	39,800	180	4½	513	-	221
135,827	-	-	20,249	63	4½	422	-	304
36,074	-	-	4,962	1,208	2	355	-	110
28,396	-	-	9,450	5	4½	82	-	36
4,162,872	-	-	1,044,447	2,262	2½	5,805	-	5,313
297,092	-	9,290	24,620	187	4½	862	-	468
1,361,968	-	82	144,798	514	4.1875	4,106	-	1,963
5,650,637	-	-	1,345,873	3,227	4½	7,970	-	4,160
1,105,792	8,921	-	233,079	1,967	4¼	1,856	12	1,045
101,656	-	-	10,059	7	5	453	-	155
90,399	-	-	87,476	150	4	436	-	268
280,897	29,791	-	40,501	34	6	681	43	338
59,008	-	-	6,285	5	4	284	-	156
53,409	-	-	13,670	133	4½	283	-	173
35,072	-	-	6,331	2	4	288	-	76
252,364	-	20,509	75,760	882	4	791	-	444
13,382	-	-	-	-	3	62	-	25
67,721	-	-	14,830	85	4	227	-	100
34,810	-	-	9,936	8	5	130	-	67
183,755	-	-	36,234	2,401	4½	741	-	352
1,811,759	57,672	-	326,880	2,031	4	3,150	49	840
33,309	-	-	8,331	115	4	121	-	59
1,125,568	3,696	-	315,447	8,139	4½	4,011	21	1,897
88,242	-	-	11,547	719	4½	244	-	131
4,906,950	-	-	1,394,085	531,613	4	13,243	-	6,728
12,517	-	-	1,915	3	4	89	-	52
109,203	-	-	16,851	799	5	229	-	162
22,297	-	-	10,218	8	2	167	-	71
13,854	-	-	2,378	4	-	153	-	50
89,799	-	-	18,457	34	4	284	-	125
30,026	-	-	2,557	7	5	175	-	123
45,558	-	-	10,800	126	5	182	-	99
236,479	14,370	-	60,457	7,002	3½	748	80	311
86,478	-	-	14,983	84	6	266	-	141
11,001	62,640	-	18,150	50	5	375	180	126
1,149,210	-	58,804	143,778	5,097	4¼	2,451	-	1,059
34,819	-	-	5,502	150	4	140	-	98
4,421,657	5,270	55,530	631,881	2,812	4¼	5,228	6,029	2,642
1,143,311	34,836	73,355	212,089	4,736	5	1,524	59	1,024
73,101	-	5,611	20,185	107	4	182	-	100
148,746	-	-	14,788	-	4	464	-	192
148,764	385	100	30,257	2,117	5¼	380	1	215
118,872	-	-	12,891	-	4¼	265	-	126



LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>BROCKTON (Continued)</b>							
Campello . . . . .	155,804	34,679	40,203	8,311	3,772	—	242,769
Crescent, The . . . . .	1,528,600	2,476,764	829,160	67,682	22,282	182	4,924,670
Edico . . . . .	127,121	77,903	131,364	3,059	—	—	339,447
Lafayette . . . . .	69,375	178,303	142,356	16,474	—	—	406,508
Producers Dairy Employees	15,082	—	5,023	495	—	301	20,901
<b>BROOKLINE</b>							
Brookline Municipal . . . . .	727,297	1,361,832	141,851	31,527	62,207	—	2,324,714
Longwood . . . . .	155,736	14,657	505	6,978	—	192	178,068
<b>CAMBRIDGE</b>							
Bay State . . . . .	301,517	219,766	154,010	31,896	—	1,717	708,906
Cambridge Portuguese . . . . .	78,060	741,345	349,290	21,647	—	1,397	1,191,739
Cambridge Utilities Employees . . . . .	186,290	—	87,520	7,933	—	—	281,743
Central . . . . .	8,600	—	13,275	4,214	—	215	26,304
C T C . . . . .	73,355	14,949	16,866	8,169	—	4,190	117,529
Darex . . . . .	438,003	—	81,082	6,134	—	—	525,219
†Eamco . . . . .	34,742	—	282	1,107	—	127	36,258
Elm . . . . .	57,407	1,025	16,488	16,344	—	—	91,264
Harvard University Employees . . . . .	1,228,093	949,584	787,896	17,548	—	564	2,983,685
Inman . . . . .	11,802	—	3,185	718	—	84	15,789
M B CO . . . . .	17,126	—	2,117	2,287	—	—	21,530
Simco . . . . .	266,172	32,322	340,358	27,488	—	1,633	667,973
Woven Hose Employees . . . . .	79,276	—	54,880	17,473	—	328	151,957
<b>CANTON</b>							
Plymouth Rubber . . . . .	82,885	—	46,099	5,893	—	—	134,877
<b>CHARLTON</b>							
Charlton . . . . .	43,602	—	17,413	5,873	—	272	67,160
<b>CHELSEA</b>							
American Independent . . . . .	40,419	—	6,171	1,088	—	161	47,839
Atlantic . . . . .	118,956	—	950	3,519	—	1,875	125,300
Benjamin Franklin . . . . .	225,351	4,615	43,393	2,486	—	300	276,145
Carmel . . . . .	1,191,458	905,155	1,073,110	50,899	55,831	5,904	3,283,357
Chestnut . . . . .	27,184	—	14,867	5,283	—	287	47,621
Congress . . . . .	20,781	2,000	5,849	2,931	—	—	31,561
Continental . . . . .	138,566	—	19,324	3,917	—	—	161,807
Independent . . . . .	88,149	—	6,716	2,187	—	1,383	98,435
Jogues . . . . .	12,379	—	42,740	2,472	—	262	57,853
Judaeen . . . . .	26,058	4,630	27,054	3,940	—	—	61,682
Madison . . . . .	28,170	—	8,960	4,281	—	9	41,420
New Chelsea . . . . .	903,534	90,096	100,698	3,725	—	487	1,098,540
Ponedeler . . . . .	149,568	—	6,832	8,492	—	516	165,408
Walnut . . . . .	31,545	—	315	8,902	—	23	40,785
Winnisimmet . . . . .	197,899	81,817	28,484	10,983	—	—	319,183

†Figures used from last examination date, April, 1964.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
205,075	806	11,645	25,059	184	4 $\frac{1}{4}$	843	15	383
4,236,006	60,039	128,751	498,696	1,178	4 $\frac{1}{4}$	6,001	34	2,158
287,625	-	-	51,734	88	4 $\frac{1}{2}$	339	-	168
331,325	-	11,913	63,243	27	4	694	-	156
18,634	-	-	1,255	1,012	4 $\frac{3}{8}$	78	-	42
2,058,471	-	-	264,717	1,526	4	2,877	-	1,284
159,531	-	-	18,527	10	4 $\frac{1}{4}$	474	-	214
567,257	-	-	141,094	555	4	1,179	-	813
1,041,018	-	-	148,716	2,005	4 $\frac{1}{4}$	1,300	-	345
253,870	-	-	27,665	208	4 $\frac{1}{4}$	732	-	390
22,047	-	-	4,236	21	2	65	-	26
103,638	-	-	13,669	222	5	232	-	142
434,001	-	-	86,039	5,179	5	987	-	695
26,442	-	-	9,605	211	-	225	-	87
77,217	-	-	13,881	166	4	180	-	102
2,705,335	-	11,097	243,429	23,824	4 $\frac{1}{4}$	4,279	-	1,941
13,030	-	-	2,748	11	4	98	-	34
17,851	-	-	3,671	8	6	96	-	51
582,690	-	-	85,166	117	4 $\frac{1}{2}$	670	-	460
131,568	-	-	18,348	2,041	4	529	-	280
109,430	-	-	23,190	2,257	4 $\frac{1}{2}$	548	-	320
61,330	-	1,992	3,832	6	4 $\frac{1}{2}$	600	-	68
34,789	-	-	12,887	163	4	144	-	78
102,668	-	-	20,623	2,009	4	409	-	283
195,822	-	-	80,110	213	2	834	-	712
2,721,224	-	42,939	513,899	4,295	4 $\frac{1}{4}$	4,473	-	3,350
36,042	-	-	11,554	25	4	161	-	89
25,073	-	-	6,484	4	4	96	-	50
124,186	-	7,223	30,014	384	2 $\frac{1}{8}$	604	-	475
71,563	-	-	26,395	477	4	420	-	272
53,725	-	-	4,019	109	2	231	-	63
50,372	-	-	11,246	64	2 $\frac{3}{4}$	150	-	59
28,808	-	3,707	8,759	146	3 $\frac{1}{2}$	273	-	197
972,683	-	-	124,596	1,261	4 $\frac{1}{4}$	2,047	-	1,576
148,227	-	301	16,712	168	5	448	-	334
32,038	-	-	8,686	61	2	200	-	103
260,515	-	-	57,514	1,154	4	925	-	309

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>CHICOPEE</b>							
Aldenville . . . . .	468,121	464,681	130,423	43,759	-	1,200	1,108,184
Chicopee Teachers . . . . .	15,470	-	10,286	5,024	-	-	30,780
Dairy . . . . .	23,958	-	17,132	11,208	-	49	52,347
F. W. Sickles Employees . . . . .	214,568	251,824	43,072	79,627	-	303	589,394
Polish National . . . . .	219,379	3,045,102	1,400,765	105,100	-	709	4,771,055
Spalding Employees . . . . .	193,811	199,920	110,684	30,318	-	386	535,119
Springfield Rendering Employees . . . . .	6,987	-	3,393	705	-	-	11,085
Texco . . . . .	16,940	-	21,217	2,424	-	-	40,581
Willimansett . . . . .	225,000	11,328	69,095	2,000	-	656	308,079
<b>CLINTON</b>							
Colonial Press . . . . .	308,191	96,761	243,210	7,616	-	371	656,149
ITT Surco Employees . . . . .	37,365	-	2,021	274	-	1,567	41,227
<b>CONCORD</b>							
G R . . . . .	221,177	394,342	339,205	38,992	-	713	994,429
<b>DANVERS</b>							
Babco Employees . . . . .	9,644	-	3,959	1,258	-	-	14,862
Essex Agricultural . . . . .	31,685	-	44,760	734	-	-	77,178
<b>DEDHAM</b>							
Hersey Employees . . . . .	66,990	-	68,326	1,928	-	-	137,244
Rust Craft . . . . .	337,462	-	97,998	31,277	-	650	467,387
Westinghouse Employees . . . . .	19,258	-	2,043	3,019	-	41	24,361
<b>DOUGLAS</b>							
Hayward-Schuster Employees . . . . .	153,552	68,603	296,138	12,300	-	263	530,856
<b>EASTHAMPTON</b>							
Hampco . . . . .	57,900	-	23,537	16,391	-	-	97,828
<b>EVERETT</b>							
Carmote Employees . . . . .	8,109	-	17,175	8,310	-	-	33,594
Everett . . . . .	226,245	562,268	29,655	31,225	-	-	849,393
Everett Police . . . . .	30,040	-	18,200	2,714	-	-	50,954
Garden Street . . . . .	63,345	-	12,020	9,165	-	163	84,693
Merchemeo . . . . .	407,694	506,860	102,441	37,325	-	2,580	1,056,900
Octane . . . . .	50,904	-	18,206	4,754	-	-	73,864
Wapico . . . . .	9,605	-	7,530	10,210	-	821	28,166
<b>FALL RIVER</b>							
Corky Row . . . . .	90,479	9,697	10,903	9,412	-	388	120,879
Fall River Boys Club . . . . .	21,460	-	15,274	2,245	-	296	39,275
Fall River Municipal Employees . . . . .	1,686,540	4,055,355	674,704	291,145	-	3,117	6,710,861
Fall River Postal Employees . . . . .	142,905	80,692	17,000	9,396	-	-	249,993
Kavodian . . . . .	54,796	-	12,867	5,562	-	397	73,622
St. Anne's . . . . .	2,221,064	2,166,011	1,016,198	124,750	69,157	91,676	5,688,856

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
898,273	-	22,892	161,072	25,947	4	1,955	-	751
27,029	-	-	3,735	16	4	196	-	51
36,270	-	-	15,644	433	4	76	-	52
518,003	-	-	70,240	1,151	3½	1,211	-	424
4,323,435	-	32,447	408,540	6,633	4	4,300	-	870
463,324	-	-	66,215	5,580	4	1,160	-	437
8,718	-	-	2,369	-	5¼	52	-	37
30,368	-	-	9,816	397	4	109	-	44
271,840	-	6,362	25,743	4,134	4½	760	-	376
561,423	-	-	94,343	383	4	1,079	-	483
39,005	-	-	2,222	-	4	338	-	173
902,562	-	-	91,863	4	5	837	-	366
14,072	-	-	575	215	4½	114	-	53
55,919	13,540	-	7,714	5	4½	387	101	68
126,398	-	-	10,175	671	4	301	-	174
408,645	-	-	53,430	5,312	4¼	860	-	543
19,843	-	-	4,078	440	4	285	-	152
427,615	-	8,525	92,511	2,205	3¾	798	-	287
85,917	-	-	11,539	372	4¼	239	-	135
22,430	3,776	-	7,387	1	4	91	34	37
753,755	-	-	95,360	278	4¼	1,086	-	414
36,928	-	-	14,026	-	4	189	-	72
73,013	-	-	11,614	66	4	177	-	94
940,258	-	-	116,637	5	4½	900	-	660
34,623	-	-	39,191	50	4	205	-	130
15,097	-	-	13,043	26	4	105	-	65
106,622	-	1,963	11,768	526	4	559	-	209
32,665	-	-	6,560	50	3	334	-	67
6,106,430	-	15,102	588,516	813	2	7,136	-	2,364
223,159	-	-	26,723	111	4¼	592	-	299
57,341	-	-	15,917	364	4½	217	-	89
5,019,289	-	-	665,604	3,963	4	9,839	-	2,869

LOCATION AND NAME (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>FITCHBURG</b>							
Cleghorn . . . . .	881,199	1,305,305	602,234	49,924	-	398	2,839,060
Crobank . . . . .	128,541	-	173,661	33,405	-	-	335,607
Falpaco . . . . .	11,100	-	26,589	4,464	-	-	42,153
F. I. A. . . . .	188,313	-	9,929	4,783	-	-	203,025
Filestra . . . . .	4,727	-	-	1,898	-	-	6,625
Fitchburg I-C . . . .	1,471,160	4,319,454	499,326	248,390	-	5,395	6,543,725
Fitchburg Postal Employees . . . . .	46,071	1,279	484	946	-	-	48,780
Fitchco . . . . .	308,416	-	108,556	35,329	-	-	452,301
Senco . . . . .	30,890	-	6,723	7,775	-	187	45,575
Simonds Employees . .	129,896	-	380,060	17,637	-	-	527,593
Tri-City . . . . .	26,688	-	9,477	4,975	-	50	41,190
Workers . . . . .	801,258	5,693,016	2,142,151	186,581	35,000	2,465	8,860,471
<b>FRAMINGHAM</b>							
D. M. C. . . . .	141,906	-	675,870	40,185	-	-	857,961
Eastern . . . . .	16,317	-	40,092	4,122	-	-	60,531
Framingham UAW . . .	211,513	-	83,633	17,871	-	-	313,017
Independent Hebrew . .	17,552	-	6,436	9,653	-	-	33,641
<b>FRANKLIN</b>							
Thomson . . . . .	32,335	-	22,551	3,646	-	-	58,532
<b>GARDNER</b>							
Gardner Franco-American.	2,036,507	1,707,678	453,961	238,129	162,239	1,146	4,599,660
Gardner Polish-American .	108,611	140,402	37,595	6,058	-	820	293,486
<b>GLOUCESTER</b>							
40-Fathom . . . . .	21,235	-	24,518	3,596	-	86	49,435
Gloucester . . . . .	39,821	-	3,684	1,541	-	-	45,046
Gloucester Fire Department	11,064	-	6,883	4,557	-	-	22,504
Gloucester Municipal . .	34,154	-	48,251	3,954	-	1,688	88,047
Gloucester Teachers Association . . . . .	10,665	-	1,988	11,320	-	-	23,973
<b>GREENFIELD</b>							
G. T. & D. . . . .	194,332	-	62,162	22,612	-	-	279,106
Treasure . . . . .	49,705	-	36,151	452	-	99	86,407
<b>GROTON</b>							
Hovoco . . . . .	21,033	-	49,986	4,260	-	-	75,279
Nashoba . . . . .	92,098	-	27,729	12,545	-	-	132,372
<b>HAVERHILL</b>							
Haverhill . . . . .	17,849	-	4,280	3,610	-	-	25,739
Haverhill Fire Department	63,570	72,919	41,479	12,974	-	-	190,942
Haverhill Italian American	278,551	847,202	205,327	53,076	11,000	35	1,395,191
Haverhill Police Department	32,411	-	1,915	18,064	-	896	53,286
Haverhill Postal Employees	52,099	-	18,903	967	-	-	71,969
Haverhill Teachers . . .	61,076	112,763	148,903	24,893	-	2,265	349,900
M E E C Employees . . .	24,185	-	9,366	2,032	-	-	35,583



Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
2,571,221	-	39,856	224,880	3,093	4½	3,588	-	1,361
293,626	-	-	38,306	3,675	4½	1,055	-	422
26,477	2,381	-	13,278	17	6	155	12	61
182,448	-	-	20,480	97	4¼	501	-	313
4,480	-	-	2,145	-	5	44	-	26
5,794,106	3,235	15,027	721,479	9,878	4½	7,049	3	3,503
36,096	-	-	12,469	215	4½	167	-	89
382,807	-	-	69,193	301	6	593	-	363
32,196	1,954	-	10,400	1,025	5	108	15	52
473,329	-	-	53,715	549	5	888	-	330
29,851	6,314	-	5,025	-	4½	124	9	42
7,500,138	-	-	1,355,174	5,159	4½	4,887	-	2,507
779,181	-	-	78,733	47	4	1,691	-	640
35,138	-	-	25,082	311	5	104	-	37
263,038	-	-	49,605	374	4	1,248	-	500
28,649	-	-	4,990	2	4	145	-	41
51,322	-	-	7,205	5	4½	85	-	56
4,048,133	-	32,614	516,693	2,220	4½	6,472	-	2,576
263,501	-	3,969	25,880	136	4	557	-	204
38,507	-	-	10,271	657	4	90	-	44
27,323	-	-	17,493	230	5	111	-	70
19,481	-	-	3,023	-	4½	66	-	40
79,669	-	-	8,228	150	3½	206	-	96
20,710	-	-	3,260	3	4	136	-	49
233,071	-	-	46,033	2	4	773	-	440
57,569	8,939	7,205	12,657	37	4	115	40	80
64,906	-	-	10,373	-	6	281	-	74
116,488	-	-	15,201	683	5	416	-	206
20,473	-	-	5,263	3	4	88	-	44
170,468	-	-	20,389	85	4¼	408	-	95
1,217,276	-	28,640	146,781	2,494	4⅛	1,307	-	657
46,064	-	-	7,166	56	4½	126	-	84
59,108	-	-	12,860	1	5	180	-	99
262,032	-	48,625	39,013	230	4½	328	-	102
31,159	-	-	4,175	249	4	128	-	68

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>HOLYOKE</b>							
Holyoke . . . . .	47,649	565,580	284,999	70,387	-	-	968,615
Holyoke Municipal Employees . . . . .	157,756	-	19,777	12,503	-	-	190,036
Holyoke Postal . . . . .	15,096	-	10,975	3,154	-	-	29,225
Holyoke Teachers . . . . .	25,877	-	2,856	939	-	-	29,672
Nablanco . . . . .	45,308	-	30,043	6,494	-	-	81,845
Prentiss Wire . . . . .	4,871	-	2,272	125	-	206	7,474
Tecnifax Employees . . . . .	102,752	-	38,085	6,306	-	913	148,056
<b>HOPEDALE</b>							
Melco . . . . .	142,964	-	20,870	17,379	-	-	181,213
<b>HUDSON</b>							
Lapointe Employees . . . . .	140,870	-	38,688	3,099	-	266	182,923
<b>LAWRENCE</b>							
Elgasco . . . . .	89,530	-	85,539	8,445	-	-	183,514
Enastryco . . . . .	14,247	-	13,316	1,790	-	-	29,353
Frontenac . . . . .	140,434	167,548	72,524	30,150	-	2,165	412,821
Lawrence . . . . .	374,173	345,042	107,175	61,928	-	-	888,318
Lawrence Firefighters . . . . .	171,848	107,627	33,708	1,642	-	-	314,825
Lawrence Modern . . . . .	83,932	-	4,565	242	-	100	88,839
Lawrence Postal Employees . . . . .	44,534	-	2,150	754	-	-	47,438
Lawrence Teachers . . . . .	86,920	-	33,649	9,538	-	-	130,107
Marconi . . . . .	100,826	119,842	26,283	5,375	-	289	252,615
Prospect Hill Presbyterian . . . . .	2,751	-	2,236	1,718	-	-	6,705
<b>LEOMINSTER</b>							
Doyle Works . . . . .	12,186	-	83,930	16,773	-	-	112,889
Leominster . . . . .	92,056	-	1,577	6,723	-	-	100,356
Pyralt Employees . . . . .	759,979	243,226	559,676	83,987	-	-	1,646,868
<b>LOWELL</b>							
Highland . . . . .	95,162	3,444	15,024	4,911	-	410	118,951
Ideal . . . . .	49,333	-	8,486	4,465	-	302	62,586
Jeanne d'Arc . . . . .	395,622	3,747,641	1,348,133	348,396	15,000	-	5,854,792
Lowell . . . . .	57,002	102,644	28,690	1,793	-	451	190,580
Lowell Electric Light Employees . . . . .	57,784	-	69,000	5,236	-	60	132,080
Lowell EMSR . . . . .	22,374	-	9,935	1,275	-	-	33,584
Lowell Firemens Club . . . . .	183,575	-	22,084	14,400	-	-	220,059
Lowell Postal Employees . . . . .	24,344	-	2,000	1,249	-	50	27,643
Lowell Rendering Employees . . . . .	30,719	-	2,956	5,746	-	12	39,433
Northern Massachusetts Telephone Workers . . . . .	533,850	933,589	165,472	32,376	-	2,048	1,667,335
<b>LYNN</b>							
Brotherhood . . . . .	1,084,400	1,215,012	411,492	87,901	-	-	2,798,805
General Electric River Works Employees . . . . .	2,027,649	-	977,858	93,673	-	-	3,099,180
Greek Community . . . . .	234,182	73,292	43,570	31,341	-	166	382,551
Labor Circle . . . . .	69,220	37,424	93,169	7,287	-	737	207,837
Lynn . . . . .	192,122	64,650	26,022	26,656	-	-	309,450
Lynn Independent Workmens Circle . . . . .	91,220	4,216	15,815	8,697	-	-	119,948

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
786,228	-	-	181,631	756	4½	548	-	180
162,400	-	-	26,424	1,212	5½	466	-	388
20,727	-	-	8,404	94	4	203	-	77
24,753	-	-	4,849	70	4¼	175	-	51
73,040	-	-	8,803	2	4¼	611	-	289
4,433	-	-	2,938	103	4	73	-	60
132,697	-	-	15,250	109	4½	344	-	165
157,220	-	-	23,859	134	4½	305	-	191
149,602	-	-	31,960	1,361	4¼	345	-	260
122,105	-	-	58,833	2,576	5	310	-	224
15,931	-	-	13,422	-	3	57	-	42
336,462	23,037	9,162	41,784	2,376	4	973	51	334
656,710	3,720	7,086	220,069	733	4½	1,805	9	758
272,661	-	1,227	39,524	1,413	5	636	-	195
69,451	-	-	19,189	199	4½	331	-	132
38,068	-	-	9,331	39	5½	188	-	106
114,897	-	-	14,479	731	4½	304	-	114
207,145	-	798	44,306	366	4¼	611	-	200
5,636	-	-	1,069	-	4	87	-	8
85,740	-	13,255	13,893	1	4	310	-	68
90,438	-	2,457	6,448	1,013	4¼	295	-	135
1,384,233	-	69,704	191,992	939	4½	1,936	-	1,181
92,166	-	-	26,758	27	4.0625	301	-	146
46,036	-	-	16,429	121	4¼	264	-	143
5,039,595	-	-	814,494	703	4¼	5,430	-	1,180
146,174	-	-	44,238	168	4½	286	-	127
109,876	-	-	21,885	319	4	241	-	103
26,268	-	-	7,176	140	5	79	-	48
188,566	-	-	31,344	149	5½	502	-	340
20,349	-	-	7,245	49	5¼	170	-	89
35,693	-	-	3,740	-	3½	137	-	88
1,295,627	-	-	371,143	565	4	3,200	-	1,450
2,443,380	-	-	348,828	6,597	5	2,395	-	1,067
2,588,933	-	-	506,509	3,738	4¼	8,395	-	4,263
352,438	-	-	27,811	2,302	4½	915	-	362
176,643	-	-	31,194	-	4	517	-	104
243,157	-	-	64,103	2,190	4¼	642	-	304
104,839	-	-	15,098	11	4	546	-	218

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>LYNN (Continued)</b>							
Lynn Municipal Employees	67,404	-	132,000	4,075	-	247	203,726
Lynn Police . . . . .	82,413	63,936	15,000	30,723	-	-	192,072
Lynn Postal District Employees . . . . .	211,464	-	17,055	5,274	-	-	233,793
Lynn Teachers . . . . .	65,228	-	14,120	7,005	-	-	86,353
St. Jean Baptiste . . . . .	201,185	672,706	254,341	47,543	12,285	-	1,188,060
West Lynn G. E. Employees	768,539	-	112,981	4,803	-	1,463	887,791
<b>MALDEN</b>							
Bell Rock . . . . .	30,744	6,307	8,335	4,928	-	259	50,573
Cosmopolitan . . . . .	50,912	-	23,870	10,400	-	239	85,421
Malden City Employees . . . . .	52,976	-	10,000	28,651	-	-	91,627
Malden G. & E. Employees	470,166	359,288	253,743	19,872	-	-	1,103,069
Progressive Workmens . . . . .	865,329	3,521,204	2,338,456	36,035	21,000	-	6,782,024
<b>MANSFIELD</b>							
Mansfield . . . . .	595,382	182,413	133,833	27,322	-	1,569	940,519
<b>MARBLEHEAD</b>							
V. F. W. No. 2005 . . . . .	22,603	-	2,331	2,257	-	10	27,201
<b>MARLBORO</b>							
St. Mary's Parish . . . . .	68,031	4,400	34,982	10,968	-	-	118,381
<b>MAYNARD</b>							
Maynard Consumers . . . . .	139,397	198,379	275,143	6,720	-	1,135	620,774
<b>MEDFORD</b>							
Medford Municipal Employees . . . . .	160,956	-	187,480	16,153	-	10	364,599
<b>MEDWAY</b>							
Medway . . . . .	19,201	-	12,660	1,769	-	-	33,630
<b>MIDDLEBORO</b>							
Nemasket . . . . .	13,940	-	23,272	2,115	-	-	39,327
<b>MILFORD</b>							
Milford . . . . .	9,241	-	7,714	2,033	-	-	18,988
<b>MILLBURY</b>							
High Carbon . . . . .	137,387	-	50,260	28,738	-	1,478	217,863
Millbury . . . . .	1,193,458	465,858	228,835	105,749	13,625	4,150	2,011,675
Worcester Teachers . . . . .	184,190	-	41,717	210	-	-	226,117
<b>NEEDHAM</b>							
Needham School Employees	4,369	-	2,598	419	-	64	7,450

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
188,332	-	-	15,393	1	4	516	-	297
156,823	-	-	35,114	135	4½	336	-	164
180,709	-	-	50,974	2,110	6	601	-	347
67,568	-	-	18,611	174	4¼	408	-	149
968,232	52,773	17,352	147,190	2,513	4¼	1,980	94	512
702,404	-	-	181,438	3,949	3	2,062	-	1,974
41,929	-	-	8,488	156	4	259	-	131
72,764	-	-	12,657	-	4½	223	-	115
64,552	-	-	26,872	203	5	412	-	232
952,440	-	13,903	135,104	1,622	4¾	810	-	646
5,895,825	-	43,250	842,312	637	4	6,218	-	1,124
804,874	-	-	130,402	5,243	4	2,600	-	1,041
20,391	-	-	5,533	1,277	4¼	257	-	76
45,810	44,463	12,989	14,414	705	3½	748	763	101
560,762	-	19,565	32,801	7,646	4	1,022	-	340
305,924	-	-	56,869	1,806	4⅞	670	-	375
30,243	-	-	3,382	5	3½	143	-	37
34,307	-	-	5,016	4	4	250	-	113
11,846	-	-	7,142	-	2	52	-	18
181,781	-	-	36,081	1	4½	305	-	169
1,774,518	-	58,523	165,052	13,582	2½	3,699	-	1,915
178,548	-	-	24,082	23,487	3¼	737	-	298
7,124	-	-	326	-	4	120	-	22



LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
<b>NEW BEDFORD</b>	\$	\$	\$	\$	\$	\$	\$
Aerovox Employees . . .	71,110	—	169,883	13,270	—	—	254,263
Citizens . . . . .	236,693	89,128	92,496	16,357	—	353	435,027
Continental Employees . .	126,039	238,521	57,424	20,578	—	—	442,562
New Bedford Gas & Edison Light Company Employees	153,882	—	142,044	30,492	—	—	326,418
New Bedford Municipal Employees . . . . .	69,135	337,251	88,222	23,496	—	—	518,104
New Bedford Postal Employees . . . . .	60,681	—	10,000	10,492	—	—	81,173
Press Radio . . . . .	8,426	—	28,529	3,390	—	—	40,345
Revere Copper & Brass Employees . . . . .	188,736	—	289,373	7,658	—	592	486,359
St. Anne . . . . .	35,249	713,908	263,708	58,054	18,024	676	1,089,619
Southern Massachusetts Telephone Workers . .	879,459	351,563	150,997	6,964	—	1,158	1,390,141
U-Strayco . . . . .	37,365	39,839	54,000	12,419	—	—	143,623
<b>NEWBURYPORT</b>							
Newburyport . . . . .	4,110	—	4,623	4,669	—	123	13,525
Towle Employees . . . .	42,275	—	57,207	2,449	—	—	101,931
<b>NEWTON</b>							
Easincos Employees . . .	7,166	—	465	2,287	—	—	9,918
Newton Municipal . . . .	83,642	—	46,868	3,066	—	539	134,115
Newton Teachers . . . .	23,628	—	1,096	1,164	—	34	25,922
<b>NORTH ADAMS</b>							
Hoosac Employees . . . .	35,529	—	17,284	3,161	—	—	55,974
Sprague Electric . . . .	1,124,469	64,463	636,606	95,685	—	134	1,921,357
<b>NORTHBRIDGE</b>							
K B . . . . .	27,180	—	58,725	2,743	—	—	88,648
W. M. W. . . . .	733,289	—	240,402	29,627	—	—	1,003,318
<b>NORTON</b>							
Fernandes Employees . .	22,855	—	—	3,053	—	4,695	30,603
<b>NORWOOD</b>							
M and N Employees . . .	98,625	—	15,356	30,878	—	625	145,484
Marrud Employees . . . .	7,888	—	4,114	2,337	—	—	14,339
Neponset Valley Postal Employees . . . . .	47,508	—	3,595	22	—	—	51,125
Norwood School Employees	47,633	—	2,199	—	—	—	49,832
Plimpton . . . . .	245,380	—	170,397	27,797	—	488	444,062
<b>ORANGE</b>							
Orange . . . . .	414,006	96,038	58,762	15,712	—	—	584,518
<b>PALMER</b>							
Elco Club . . . . .	60,641	—	101,802	8,469	—	—	170,912
General Package . . . .	134,123	—	75,288	1,552	—	270	211,233
Wick-Spring Employees . .	92,488	—	16,852	4,879	—	87	114,306

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
224,737	-	-	29,510	16	41 $\frac{1}{4}$	770	-	299
384,458	-	-	50,156	413	41 $\frac{1}{2}$	1,703	-	548
344,821	-	-	97,141	600	4 $\frac{3}{4}$	504	-	250
161,679	92,858	-	71,873	8	51 $\frac{1}{2}$	731	350	326
466,886	-	-	51,056	162	43 $\frac{3}{8}$	1,448	-	320
69,495	-	-	11,260	418	61 $\frac{1}{2}$	306	-	133
36,861	-	-	3,481	3	3	175	-	63
425,785	-	-	60,150	424	5	629	-	290
891,268	-	-	197,648	703	43 $\frac{3}{8}$	965	-	268
1,200,746	-	-	188,262	1,133	5	2,295	-	1,361
116,238	-	-	27,169	216	4	191	-	111
7,008	-	-	6,517	-	2	128	-	15
86,389	-	-	15,528	14	4	239	-	113
8,228	-	-	1,648	42	4	72	-	41
115,082	-	-	19,007	26	4	626	-	267
21,552	-	-	4,364	6	4	335	-	85
42,916	-	-	13,045	13	4	207	-	82
1,537,254	-	-	362,963	21,140	45 $\frac{1}{8}$	3,298	-	2,170
74,585	-	-	14,061	2	41 $\frac{1}{4}$	158	-	76
793,044	-	-	206,154	4,120	4	2,464	-	1,372
29,396	-	-	1,101	106	-	293	-	131
130,212	-	5,967	6,482	2,823	2	386	-	202
13,659	-	-	680	-	31 $\frac{1}{2}$	108	-	61
44,370	-	-	6,752	3	4	370	-	177
43,224	-	-	5,322	1,286	31 $\frac{1}{2}$	161	-	86
384,022	-	-	46,384	13,656	41 $\frac{1}{4}$	811	-	417
533,007	-	-	50,881	630	41 $\frac{1}{2}$	1,282	-	649
155,408	-	-	15,474	30	4	187	-	87
195,631	-	-	14,287	1,315	4	359	-	200
86,008	-	5,970	21,941	387	41 $\frac{1}{4}$	337	-	144

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
<b>PEABODY</b>	\$	\$	\$	\$	\$	\$	\$
A. C. Lawrence Employees	214,291	-	60,732	15,888	-	365	291,276
Hellenic . . . . .	149,798	282,966	32,377	32,045	-	756	497,942
Luso-American . . . . .	55,782	-	51,323	9,352	-	-	116,457
Popular . . . . .	41,791	-	5,315	4,868	-	200	52,174
<b>PITTSFIELD</b>							
Berkshire . . . . .	84,712	-	6,893	752	-	-	92,357
Eagle . . . . .	52,498	-	-	3,909	-	-	56,407
EPCO Employees . . . . .	55,667	-	9,729	6,997	-	-	72,393
Pittsfield G. E. Employees	2,491,246	-	1,140,093	318,034	-	2,091	3,951,464
Pittsfield Postal Employees	12,544	-	2,621	198	-	-	15,363
Pittsfield Teachers . . . . .	210,106	-	74,209	11,748	-	134	296,197
<b>PLYMOUTH</b>							
Plymouth Cordage . . . . .	96,184	117,298	341,537	25,922	-	6	580,947
<b>QUINCY</b>							
ILSNEC . . . . .	35,338	-	6,254	5,014	-	-	46,606
Pneumatic . . . . .	444,878	-	212,345	16,176	-	-	673,399
Presidents City . . . . .	44,889	-	18,634	3,072	-	111	66,706
Quincy EMSR . . . . .	41,870	-	44,214	5,414	-	-	91,498
Quincy Municipal . . . . .	315,634	120,556	56,680	79,405	-	-	572,275
Quinwey . . . . .	189,930	28,969	12,032	28,411	-	3	259,345
Wollaston . . . . .	929,784	163,091	89,602	66,319	-	235	1,249,031
<b>RANDOLPH</b>							
Randolph . . . . .	116,007	-	8,250	10,023	-	70	134,350
<b>REVERE</b>							
Revere Firefighters . . . . .	23,767	-	-	6,092	-	459	30,318
Shirley . . . . .	533,349	53,472	473,622	19,023	-	25	1,079,491
<b>ROCKLAND</b>							
Rockland . . . . .	3,686,028	2,518,841	424,872	84,303	69,355	6,725	6,790,124
<b>SALEM</b>							
Northshore . . . . .	261,385	29,405	100,267	17,069	-	504	408,630
St. Joseph Credit Union of Salem . . . . .	294,613	1,588,108	591,658	86,083	27,651	2,656	2,590,769
Salem . . . . .	85,070	-	59,501	3,254	-	111	147,936
Salem Italian American . . . . .	64,546	-	29,126	5,185	-	118	98,975
Sylvania Employees . . . . .	974,031	110	915,893	79,056	-	1,318	1,970,408
<b>SAUGUS</b>							
Saugus . . . . .	364,633	336,226	45,516	54,035	35,345	520	836,275
<b>SHARON</b>							
Sharon . . . . .	64,168	-	7,034	4,049	-	163	75,414

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
209,173	-	-	77,994	4,109	4 $\frac{5}{8}$	1,130	-	633
439,856	-	-	57,810	276	4 $\frac{3}{8}$	828	-	307
104,257	-	5,847	5,538	815	4 $\frac{1}{4}$	301	-	111
40,560	-	-	10,124	1,490	3	187	-	90
77,045	-	-	15,120	192	3 $\frac{1}{2}$	174	-	132
50,522	-	-	5,855	30	5	130	-	69
64,101	-	2,104	5,515	673	5	308	-	124
3,246,439	-	-	595,067	109,958	4 $\frac{3}{4}$	7,279	-	3,993
12,091	-	-	3,272	-	7	116	-	60
265,443	-	-	27,735	3,019	5	457	-	316
515,688	10,299	-	54,958	2	3 $\frac{1}{4}$	636	359	259
40,161	-	-	6,431	14	6	109	-	59
593,060	-	-	80,130	209	5	644	-	423
52,145	-	-	14,537	24	3 $\frac{1}{2}$	225	-	101
77,442	-	-	14,008	48	4	134	-	85
511,142	-	-	58,978	2,155	4 $\frac{1}{2}$	1,101	-	568
196,492	-	-	61,853	1,000	4 $\frac{1}{8}$	239	-	182
1,121,690	-	-	126,787	554	4 $\frac{1}{4}$	2,850	-	1,709
126,711	-	81	7,307	251	4	548	-	278
24,340	-	-	5,379	599	4 $\frac{1}{2}$	85	-	49
955,902	-	23,188	95,194	5,207	4	1,449	-	784
6,036,504	-	36,846	704,256	12,518	4 $\frac{1}{2}$	8,150	-	4,185
345,672	-	-	62,529	429	4 $\frac{1}{2}$	539	-	394
757,748	1,486,090	40,694	298,237	8,000	4 $\frac{1}{8}$	2,853	1,199	650
125,431	-	-	22,504	1	4	437	-	151
77,805	-	8,130	12,538	502	4 $\frac{1}{4}$	372	-	161
1,179,688	-	453,389	284,509	52,822	3 $\frac{1}{2}$	5,468	-	2,066
735,451	-	-	89,223	11,601	4	1,925	-	709
67,923	-	-	7,199	292	4 $\frac{1}{4}$	263	-	110

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>SHIRLEY</b>							
Samson Cordage Employees	2,455	-	7,737	1,349	-	-	11,541
<b>SOMERSET</b>							
Somerset Community	908,631	706,363	126,737	71,634	-	587	1,813,952
<b>SOMERVILLE</b>							
Bowker Employees	6,982	-	11,898	4,413	-	-	23,293
Colasso	157,400	-	12	8,559	-	-	165,971
Porter Employees, The	50,892	-	68,950	-	-	616	120,458
Swift Employees	74,915	-	47,385	2,165	-	35	124,500
<b>SOUTHBRIDGE</b>							
Southbridge	610,187	1,665,311	976,716	62,986	-	390	3,315,590
<b>SPRINGFIELD</b>							
Alaco	82,125	-	51,061	8,465	-	60	141,711
American Bosch	610,474	378,349	548,878	32,124	-	1,611	1,571,436
Buxton Employees	292,450	-	313,466	3,345	-	369	609,630
Chapman Valve, The	737,696	-	282,695	53,928	11,300	823	1,086,442
Cheney Bigelow	48,738	-	11,065	9,191	-	-	68,994
C L U	13,887	-	621	6,361	-	-	20,869
Diamond Match Employees	104,176	-	34,881	10,468	-	-	149,525
Embeco	179,263	-	106,187	27,781	-	310	313,541
John H. Breck Employees	200,867	-	248,788	6,642	-	-	456,297
Kelco	112,701	308,010	182,808	24,259	-	460	628,238
Maccabean Pythian	14,978	-	3,000	4,228	-	30	22,236
Massachusetts Mutual Employees	525,534	-	70,554	17,647	-	-	613,735
Monsanto Plastics	1,042,705	799,928	824,892	53,103	-	-	2,720,628
Powers Paper Employees	15,354	-	3,905	826	-	-	20,085
Railway Express	9,236	-	4,876	2,447	-	-	16,559
Setco	60,113	-	112,816	8,613	-	-	181,542
Spasco	14,726	-	1,134	2,189	-	-	18,049
Springfield Armory	351,118	32,584	116,964	7,278	-	-	507,944
Springfield FCA Employees	54,337	-	51,344	332	-	276	106,289
Springfield Franco-American	93,225	12,692	13,847	6,983	-	-	126,747
Springfield, Mass. Municipal Employees	767,080	679,997	177,454	18,275	-	1,280	1,644,086
Springfield, Mass. Post Office Employees	241,187	65,697	194,064	14,557	-	900	516,405
Springfield-Monarch	282,042	-	45,060	2,667	-	29	329,798
Springfield Street Railway Employees	167,314	69,626	114,307	11,242	-	-	362,489
Springfield Teachers	793,972	-	288,207	20,104	-	-	1,102,283
Westco	321,279	249,940	346,990	36,632	9,981	1,168	965,990
Western Massachusetts Telephone Workers	2,336,511	458,470	288,313	61,929	-	188	3,145,411
<b>SWAMPSCOTT</b>							
Leon E. Abbott Post No. 57 (3)	5,063	1,000	3,503	1,231	-	18	10,815
<b>TAUNTON</b>							
Adams Post	8,668	26,887	27,777	812	-	-	64,144
Taunton Postal Employees	18,836	-	23,000	2,257	-	1	44,094



Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
6,152	-	1,017	4,272	100	3½	66	-	28
1,612,528	-	-	192,879	8,545	4	2,989	-	1,450
21,130	-	-	1,812	351	4	59	-	36
119,996	-	-	45,966	9	5	552	-	256
99,891	-	8,873	11,654	40	4½	184	-	83
79,891	-	13,634	29,849	1,126	3½	449	-	176
2,882,268	-	100,504	325,583	7,235	4½	3,683	-	987
105,220	-	23,198	7,287	6,006	4	493	-	221
1,411,765	-	-	138,457	21,214	4½	1,733	-	836
532,429	-	13,012	62,482	1,707	4½	656	-	402
973,144	-	8,209	100,673	4,416	4	1,364	-	1,007
56,381	-	-	12,577	36	2	165	-	88
19,688	-	-	1,028	153	-	132	-	18
133,347	-	-	15,831	347	5	350	-	201
246,908	-	-	65,340	1,293	4½	547	-	395
425,885	-	-	26,920	3,492	2½	517	-	313
560,506	-	-	67,732	-	4¼	651	-	307
19,659	-	-	2,253	324	5	71	-	17
546,134	-	-	62,283	5,318	4½	1,635	-	732
2,391,912	-	-	303,622	25,094	4½	2,576	-	1,779
15,304	-	1,745	2,912	124	4¼	90	-	49
14,067	-	967	1,512	13	4	88	-	43
157,766	-	4,048	19,578	150	4½	261	-	167
16,834	-	-	1,214	1	4½	88	-	37
420,018	-	15,212	65,058	7,656	4½	1,500	-	796
95,108	-	3,405	7,776	-	4¾	94	-	42
102,900	-	-	22,979	868	4½	514	-	192
1,342,026	-	-	291,842	10,218	4½	3,019	-	1,379
404,436	-	-	106,120	5,849	4½	845	-	438
290,145	-	-	39,558	95	4½	535	-	382
280,376	-	5,002	74,885	2,226	4¾	475	-	382
1,013,643	-	-	87,433	1,207	4.55	1,233	-	665
812,880	-	8,539	140,854	3,717	4	1,468	-	689
2,538,831	-	51,744	554,252	584	5	3,864	-	2,567
9,178	-	-	1,634	3	-	122	-	41
54,388	-	-	9,741	15	4½	161	-	42
37,360	-	-	6,731	3	4¼	120	-	42

LOCATION AND NAME (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
<b>WAKEFIELD</b>	\$	\$	\$	\$	\$	\$	\$
Amlico . . . . .	259,591	-	30,612	8,401	-	-	298,604
L. B. Evans Employees . .	11,328	-	119,560	7,269	-	-	138,157
<b>WALPOLE</b>							
H and V . . . . .	6,850	-	109,023	7,536	-	633	124,042
Kendall Mills . . . . .	51,279	28,522	51,313	5,484	-	-	136,598
Neponset . . . . .	590,457	1,714,494	577,841	92,538	-	417	2,975,747
Walpole Municipal Employees . . . . .	39,378	-	30,947	15	-	-	70,340
<b>WALTHAM</b>							
Clevite Transistor Employees . . . . .	42,809	-	26,540	3,150	-	-	72,499
Grover Cronin . . . . .	94,810	-	261,593	8,219	-	2,370	366,992
Middlesex Carmens . . . .	161,822	-	67,502	13,398	-	75	242,797
Raytheon Employees . . . .	3,245,271	-	1,134,742	81,206	-	261	4,461,480
Waltham Municipal Employees . . . . .	119,714	-	12,877	14,351	-	-	146,942
<b>WATERTOWN</b>							
Arsenal Employees . . . . .	234,564	-	72,810	15,204	-	316	322,894
Watertown Municipal . . .	151,800	138,022	176,123	20,423	-	634	487,002
<b>WEBSTER</b>							
Webster . . . . .	363,686	1,509,156	463,789	30,417	-	3,951	2,370,999
<b>WESTFIELD</b>							
Columbia Bicycle . . . . .	182,369	12,390	35,466	16,901	-	100	247,226
Savage Arms Employees . .	308,510	280,349	282,986	27,530	-	9	899,384
Westfield Polish-American .	9,719	-	9,463	1,576	-	-	20,758
<b>WEST SPRINGFIELD</b>							
Esfex . . . . .	184,627	-	89,936	8,658	-	-	283,221
General Fibre Employees . .	95,696	-	19,182	5,445	-	3,536	123,859
Gilbarco Employees . . . .	435,169	346,253	711,398	55,490	-	636	1,548,946
Perkins Gear . . . . .	70,751	-	15,602	3,441	-	225	90,019
Vamco Employees . . . . .	9,484	-	25	2,807	-	9	12,325
Wemelco . . . . .	540,707	955,745	93,378	53,432	-	1,164	1,644,426
WICO Employees . . . . .	84,989	-	137,261	588	-	-	222,838
<b>WESTWOOD</b>							
Westwood . . . . .	28,866	-	4,000	1,112	-	-	33,978
<b>WEYMOUTH</b>							
Stetson Shoe Employees . .	42,881	-	125,480	8,888	-	790	178,039
Weymouth Town Employees	274,400	-	49,327	3,546	-	6	327,279
<b>WINCHENDON</b>							
Marquette . . . . .	45,604	62,157	11,533	1,236	-	2,207	122,737
<b>WINTHROP</b>							
Beach . . . . .	71,626	-	63,079	12,957	-	182	147,844

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
259,277	-	-	39,312	15	4½	822	-	470
120,781	-	-	17,364	12	4	276	-	86
107,730	-	-	16,311	1	4½	165	-	52
69,036	39,839	1,542	26,107	74	5	795	192	279
2,277,249	294,166	-	403,000	1,332	4¼	3,257	1,272	1,433
60,401	-	-	9,882	57	4	297	-	86
56,923	-	915	13,181	1,480	4½	306	-	163
311,044	-	18,879	37,068	1	4¾	295	-	141
190,225	-	-	50,077	2,495	4½	252	-	167
3,624,945	-	-	829,558	6,977	4¼	10,781	-	5,909
113,805	-	-	31,619	1,518	4	585	-	297
280,251	-	-	42,399	244	4¾	1,563	-	737
441,259	-	-	43,513	2,230	4	654	-	300
1,751,678	273,702	48,916	296,362	341	4	2,050	191	552
210,964	-	-	31,326	4,936	4½	320	-	181
776,763	-	-	109,373	13,248	4½	896	-	433
3,466	-	-	7,958	9,334	-	64	-	33
255,257	-	-	27,964	-	4½	561	-	249
98,945	-	5,832	19,061	21	4	244	-	144
1,389,457	-	-	154,916	4,573	4⅞	1,013	-	568
171,990	-	1,966	15,993	70	5	265	-	138
11,829	-	-	387	109	-	185	-	88
1,485,302	-	-	159,124	-	4¾	1,111	-	752
188,696	-	823	33,105	214	4	391	-	256
26,694	-	-	7,174	110	-	147	-	60
163,925	-	-	11,754	2,360	4	290	-	122
296,712	-	-	30,048	519	4⅞	858	-	468
95,859	-	-	26,838	40	4⅞	438	-	124
131,232	-	-	15,975	637	4	357	-	172

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
<b>WOBURN</b>	\$	\$	\$	\$	\$	\$	\$
Atlantic Gelatin . . . .	241,554	24,333	72,021	20,328	-	233	358,469
Woburn . . . . .	65,607	39,015	418	907	-	1,257	107,204
<b>WORCESTER</b>							
C & K Employees . . . .	337,276	-	29,092	12,953	-	-	379,321
Central Massachusetts Telephone Workers . . . .	580,820	139,573	157,570	32,433	-	10	910,406
Craftsman . . . . .	25,947	-	20,067	6,272	-	-	52,286
John Bath Employees . . .	12,667	-	30,819	4,591	-	-	48,077
Jonsteel . . . . .	69,360	-	35,000	19,417	-	-	123,777
Morgan Employees . . . .	6,721	-	45,076	4,827	-	-	56,624
Moulded Plastics . . . .	5,563	-	6,068	4,333	-	97	16,061
Norton . . . . .	236,872	-	260,225	30,352	-	381	527,830
Rockwood Sprinkler Employees . . . . .	32,285	-	68,290	4,145	-	325	105,045
South Works . . . . .	928,423	-	93,775	95,043	94,336	1,570	1,213,147
U.S.E.-Worcester . . . .	115,670	-	42,958	8,159	-	727	167,514
Washburn Employees . . .	9,051	-	51,825	889	-	-	61,765
Worcester Fire Department	138,888	-	1,291	6,841	-	-	147,020
Worcester Gas Light Employees . . . . .	135,835	-	12,029	1,060	-	-	148,924
Worcester Police Department . . . . .	78,235	-	36,594	9,014	-	-	123,843
Worcester Polish . . . .	1,083	-	3,720	-	-	-	4,803
Worcester Postal . . . .	210,381	-	9,450	4,249	-	-	224,080
Worcester Public Works . .	23,298	-	19,323	10,332	-	-	52,953
Worcester Thompson . . .	14,154	-	49,616	5,949	-	-	69,719
Worcester Wire Works Employees . . . . .	44,577	-	74,760	175	-	-	119,512

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
300,013	-	-	58,393	63	5	361	-	322
92,902	-	-	13,638	664	4	359	-	109
316,180	-	6,245	56,454	442	3	739	-	586
731,495	-	-	178,911	-	4¾	1,422	-	827
43,724	-	-	8,562	-	6 6/10	131	-	59
39,560	-	-	7,697	820	3½	128	-	49
91,511	-	-	31,444	822	4	296	-	126
50,079	-	-	6,545	-	6	409	-	53
12,829	-	-	3,227	5	-	131	-	50
361,014	-	-	135,632	31,184	4	3,273	-	1,064
77,841	14,383	-	12,561	260	5	402	109	114
544,495	367,029	509	301,114	-	3½	2,149	1,459	994
149,610	-	-	13,604	4,300	4¼	416	-	206
44,403	-	10,687	6,674	1	4	120	-	43
116,082	-	-	28,519	2,419	4	456	-	239
134,090	-	-	14,727	107	3¾	454	-	282
99,648	-	-	21,605	2,590	4½	356	-	171
2,089	1,299	-	1,215	200	-	82	9	4
183,919	-	-	40,106	55	5½	1,160	-	716
47,835	-	-	5,114	4	5	308	-	171
60,106	-	-	8,917	696	6	241	-	75
96,725	-	-	22,402	385	9	264	-	68





STATEMENTS RELATING TO CREDIT UNIONS

INDEX

STATEMENT NUMBER	PAGE
1. Aggregate statement of condition . . . . .	74
2. Statistics relative to membership . . . . .	74
3. Dividends on shares . . . . .	75
4. Classification of real estate loans outstanding . . . . .	75
5. Principal assets and liabilities of credit unions from 1955 to 1964, inclusive	76
Central Credit Union Fund, Inc.:	
Abstract of Annual Report . . . . .	77
Credit Union Employees Retirement Association:	
Abstract of Annual Report . . . . .	77
Massachusetts Credit Union Share Insurance Corporation:	
Abstract of Annual Report . . . . .	78

## STATEMENT NO. 1

## AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions . . . . .	438	439	PERCENTAGE OF TOTALS	
	June 30, 1964	June 30, 1963	June 30, 1964	June 30, 1963
<i>Assets</i>				
Personal loans:				
Unsecured . . . . .	\$ 61,604,107 68	\$ 58,333,683 36	22.15	23.07
Secured . . . . .	53,162,353 99	41,226,402 69	19.12	16.30
F.H.A. Title I . . . . .	3,620,947 24	3,072,501 66	1.30	1.21
Real estate loans:				
First mortgages . . . . .	83,967,274 86	77,480,874 98	30.19	30.64
Real estate by foreclosure . . . . .	79,733 75	101,543 48	.03	.04
Real estate in possession . . . . .	29,516 98	14,122 84	.01	-
Investments:				
U.S. Government obligations, direct and fully guaranteed . . . . .	11,448,776 55	-	4.12	-
Bonds . . . . .	11,242,433 47	23,881,352 18	4.04	9.44
Bank stocks . . . . .	5,714,112 83	5,047,513 13	2.06	2.00
Shares in co-operative banks . . . . .	14,555,645 25	13,136,440 20	5.23	5.19
Shares in federal savings and loan associations . . . . .	3,236,210 54	3,237,055 69	1.16	1.28
Shares in Central Credit Union Fund, Inc. . . . .	1,055,591 26	957,861 65	.38	.38
Deposits in Massachusetts Credit Union Share Insurance Corporation . . . . .	1,172,208 60	836,450 12	.42	.33
Deposits in savings banks . . . . .	15,521,519 54	13,524,381 25	5.58	5.35
Bank building . . . . .	958,902 87	823,534 93	.34	.33
Leasehold improvements . . . . .	71,299 45	72,772 78	.03	.03
Furniture and fixtures . . . . .	834,371 32	776,397 22	.30	.31
Due from depository banks . . . . .	8,614,416 04	8,685,303 75	3.10	3.43
Cash on hand . . . . .	817,577 15	701,885 47	.29	.28
Other assets . . . . .	421,128 67	980,026 22	.15	.39
TOTAL ASSETS . . . . .	\$278,128,128 04	\$252,890,103 60	100.00	100.00
<i>Liabilities</i>				
Shares . . . . .	\$231,736,944 17	\$210,332,807 36	83.32	83.17
Deposits . . . . .	4,010,760 58	4,312,823 26	1.44	1.70
Club accounts . . . . .	2,637,513 38	2,557,985 30	.95	1.01
Guaranty fund . . . . .	19,018,989 80	17,367,618 67	6.84	6.87
Reserve fund . . . . .	4,638,381 11	4,153,323 16	1.67	1.64
Undivided earnings . . . . .	5,980,628 92	5,407,569 53	2.15	2.14
Net interim income . . . . .	3,890,545 03	3,522,567 50	1.40	1.39
Notes payable . . . . .	857,692 00	633,922 08	.31	.25
Due to mortgagors . . . . .	460,408 37	420,128 35	.17	.17
Mortgagors' tax accounts . . . . .	2,875,375 90	2,479,248 83	1.03	.98
Payroll deductions . . . . .	523,470 00	421,482 79	.19	.19
Other liabilities . . . . .	1,497,418 78	1,280,626 77	.53	.51
TOTAL LIABILITIES . . . . .	\$278,128,128 04	\$252,890,103 60	100.00	100.00

## STATEMENT NO. 2

## STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1964	Year Ending June 30, 1963
Number of members . . . . .	447,794	439,587
Number of borrowers . . . . .	211,222	202,522
Number of depositors . . . . .	16,918	17,565

STATEMENT NO. 3  
DIVIDENDS ON SHARES  
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1964	1963	1962	1961	1960	1959	1958
*	18	19	26	23	24	25	18
1½	—	—	1	—	—	2	—
*	—	—	—	1	2	1	2
2	12	1	7	15	15	12	15
*	2	—	4	2	2	3	3
2½	2	1	1	3	5	11	13
*	2	1	—	1	—	2	3
3	9	15	25	29	42	74	83
*	2	5	5	11	24	39	35
3½	19	19	35	48	74	72	71
*	4	7	32	44	33	22	13
4	120	177	149	138	131	131	133
*	67	47	36	22	13	7	13
4½	87	77	56	40	36	17	20
*	21	10	6	6	4	2	2
5	45	41	36	41	35	28	32
*	5	1	3	2	2	1	3
5½	6	8	8	7	4	2	2
*	—	—	—	—	—	—	—
6	12	7	10	8	5	9	5
*	—	—	—	1	—	1	—
6½	1	—	—	—	—	1	—
*	1	—	—	—	1	—	—
7	1	1	1	2	—	—	2
*	1	1	1	1	1	1	1
8	—	1	2	1	1	1	—
9	1	—	—	—	—	—	—
Totals	438	439	444	446	454	464	469
Average rate	4.11	4.05	3.87	3.80	3.65	3.52	3.55

\*Intermediate rates.

STATEMENT NO. 4  
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON  
JUNE 30, 1964, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS	
	FIRST MORTGAGES	
	Number	Amount
3½	8	\$ 7,583 23
4	716	2,220,248 49
4¼	7	52,619 92
4½	1,225	5,371,456 24
4¾	123	894,397 35
5	4,847	25,168,514 89
5¼	1,038	7,758,492 09
5½	4,421	28,835,143 09
5¾	98	1,010,525 56
6	2,062	12,564,223 58
6¼	7	30,639 41
6½	4	10,484 29
6¾	1	4,500 00
7	6	37,715 52
8	1	731 20
TOTALS	14,564	\$83,967,274 86
Average rate		5.29%

## STATEMENT NO. 5

## PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1955 TO 1964, INCLUSIVE

Assets										
YEAR	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Cash and Due from Banks	Real Estate by Foreclosure and in Possession	Shares in Central Credit Union Fund, Inc.	Deposits in Massachusetts Credit Union Share Ins. Fund	Other Assets	Total Assets
1955 .	474	\$32,304,060	\$ 82,359,463	\$353,388	\$13,527,108	\$ 40,653	\$ 432,815	—	\$ 103,838	\$129,121,325
1956 .	479	33,445,816	93,285,041	389,519	15,391,394	37,156	572,339	—	102,607	143,223,872
1957 .	476	34,507,338	105,822,583	480,114	15,188,757	46,563	625,176	—	137,206	156,807,737
1958 .	469	39,286,556	112,583,161	556,944	18,454,130	54,892	703,573	—	161,210	171,800,466
1959 .	464	44,067,888	121,242,758	577,528	18,080,011	77,278	777,018	—	185,099,856	185,099,856
1960 .	454	45,860,179	138,012,337	598,636	14,482,369	71,924	626,460	—	299,287	199,951,192
1961 .	446	46,269,318	148,780,654	603,338	18,968,459	56,122	701,351	—	268,036	215,647,278
1962 .	444	46,592,759	163,361,562	588,044	20,207,979	211,084*	966,375	\$659,824	305,564	232,893,191
1963 .	439	46,125,896	180,113,463	776,397	22,911,571	115,666*	957,862	836,450	1,052,799	252,890,104
1964 .	438	47,156,082	202,354,684	834,371	24,953,513	109,251*	1,055,591	1,172,209	492,427	278,128,128

\*Includes Real Estate in Possession.

Liabilities									
YEAR	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Bills Payable	Other Liabilities	Total Liabilities
1955 .	474	\$102,624,048	\$10,043,864	\$ 7,783,782	\$4,797,103	\$1,721,050	\$510,767	\$1,640,711	\$129,121,325
1956 .	479	114,487,955	10,833,275	8,605,574	5,248,354	2,020,145	346,274	1,682,295	143,223,872
1957 .	476	125,842,516	11,155,151	9,644,346	5,592,608	2,347,080	231,227	1,994,809	156,807,737
1958 .	469	138,755,831	11,367,529	10,738,750	5,956,650	2,645,671	189,500	2,146,535	171,800,466
1959 .	464	149,977,445	11,199,743	11,922,918	6,416,784	3,120,041	203,200	2,598,531	185,099,856
1960 .	454	162,379,376	10,508,530	13,166,104	7,452,979	3,120,041	346,750	2,977,412	199,951,192
1961 .	446	177,624,778	8,630,886	14,571,006	7,806,741	3,625,194	256,559	3,232,114	215,647,278
1962 .	444	192,840,205	7,113,465	15,885,111	8,401,603	4,140,994	714,647	3,797,166	232,893,191
1963 .	439	210,332,807	6,870,809	17,367,619	8,930,137	4,153,323	633,922	4,601,487	252,890,104
1964 .	438	231,736,944	6,648,274	19,018,990	9,871,174	4,638,381	857,692	5,356,673	278,128,128

\*Includes Real Estate in Possession.



## CENTRAL CREDIT UNION FUND, INC.

5 Park Square, Boston

Incorporated May 12, 1932

Began business August 10, 1932

Elliot G. Wellington, *President*Chester A. Caron, *Treasurer and Clerk of Corporation*A. Omer Moulton, *Vice President*

*Board of Directors:* Linus Allain, Francis X. Brown, Jane M. Cheney, Joseph L. Coburn, Bernard Dembro, Benjamin Hirsch, William Kavaney, Robert F. King, Alfred A. LaRiviere, Roy G. Mansur, J. Roger Morin, Jacob W. Mover, Earlon L. Rich, James F. Scanlan, Mario G. Seanzio, Paul C. Theilig, Roland Tuck, Donald J. Walsh.

## STATEMENT OF CONDITION

Assets		Liabilities	
Loans to members . . . .	\$ 327,000 00	Shares . . . . .	\$1,072,268 43
U.S. Government obligations, direct and fully guaranteed . . . .	490,493 91	Guaranty fund . . . . .	15,125 00
Bonds . . . . .	279,343 76	Reserve fund . . . . .	1,500 00
Bank stocks . . . . .	19,400 00	Undivided earnings . . . . .	5,733 53
Shares in credit unions . . . .	20,539 05	Interim income . . . . .	1,606 83
Deposits in savings banks . . .	72,188 60	Notes payable . . . . .	165,000 00
Cash in banks . . . . .	54,532 09	Contingency fund . . . . .	1,250 00
Interest receivable . . . . .	2,767 00	Reserve for securities losses . .	3,780 62
	<u>\$1,266,264 41</u>		<u>\$1,266,264 41</u>

## CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

462 Boylston Street, Boston

Organized October 10, 1955.

Alfred A. LaRiviere, *President*Charles M. Healey, Jr., *Vice President*Chester A. Caron, *Treasurer*Paul C. Theilig, *Secretary*

*Trustees:* Chester A. Caron, Joseph L. Coburn, Edward J. Fallon, Christopher Gambon, Charles M. Healey, Jr., Robert G. Henderson, William Kavaney, Alfred A. LaRiviere, Joseph L. Linehan, Theodore T. Mattus, Maston Nelson, William Olson, John Svagzdys, Paul C. Theilig.

## RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1964

Balance on hand, July 1, 1963 . . . . .	\$ 1,432 96
Premiums collected . . . . .	75,070 95
Surrender credits collected . . . . .	17,654 16
Administration charges collected . . . . .	436 00
	<u>\$94,594 07</u>
<i>Less:</i>	
Premiums paid to John Hancock Insurance Company . . . . .	\$76,172 28
Policy surrenders paid . . . . .	16,063 98
Treasurer's expense . . . . .	260 00
Overpayment of premium refund . . . . .	2 95
Other expense . . . . .	25 73
	<u>\$92,524 94</u>
Balance on hand June 30, 1964 . . . . .	<u>\$ 2,069 13</u>

## MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

272 Hartwick Street, Springfield

Incorporated June 26, 1961.

Paul C. Theilig, *President*Alfred A. LaRiviere, *Vice President*William Kaveney, *Treasurer*Joseph V. Forti, *Clerk of Corporation*Chester A. Caron, *Field Representative*

*Board of Directors:* Linus Allain, Robert E. Armitage, Carl Dentler, Arthur J. Deslauriers, Charles Driscoll,  
Richard Kenary, John Svagzdys, Valmore Tetreault, Roland Tuck, G. Allison Wells.

## STATEMENT OF CONDITION

Assets	Liabilities
Personal loans . . . . . \$ 13,020 45 U.S. Government obligations, direct and fully guaranteed . . . . 383,712 50 Bonds . . . . . 100,000 00 Bank stocks . . . . . 46,778 21 Shares in co-operative banks . . 270,000 00 Shares in Federal Savings and Loan Association . . . . . 50,000 00 Shares in Central Credit Union Fund, Inc. . . . . 10,000 00 Deposits in savings banks . . . 420,000 00 Furniture and fixtures . . . . 1,003 71 Cash in banks . . . . . 6,175 77 Prepaid expense . . . . . 620 58 Certificate of deposit . . . . 170,000 00	Insurance reserve . . . . . \$1,293,626 43 Reserve fund . . . . . 125,554 66 Investment reserve . . . . . 3,262 48 Interim income . . . . . 48,867 65
<b>\$1,471,311 22</b>	<b>\$1,471,311 22</b>

